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ABSTRACT

The initial impact of the Middle Income Student Assistance Act (MISAA) was analyzed by comparing student aid recipients and student aid packaging before and after the passage of the Act. Student aid records from a national sample of aid recipients attending independent colleges and universities from 1978-79 through 1979-80 were assessed. In 1979-80, the total undergraduate student aid recipients at independent schools increased by nine percent from approximately 958,000 in 1978-79 to 1.05 million in 1979-80. The major impact of the MISAA was to distribute more equitably the responsibility for financing higher education among parents, students, and society. Expected parental contributions were reduced across all incomes. More grant aid, primarily Pell Grants, was provided to lower and middle income families up to $24,000. Students from families with incomes above $24,000 received more work and loans, and students from lower incomes had more work aid and their loan burden was reduced. Those students from families with incomes from $12,000 to $24,000 who had the highest burden of self-help in 1978-79 had their burden reduced somewhat, while those students from higher income families had their self-help requirements increased. The result was that all students, except those in the lowest income range, were responsible for 30 to 33 percent of their total educational costs. Additionally, a more equitable distribution of the packaging of aid among families, grant aid, work-study, and loans was achieved. Sample questionnaires are appended. (SW)

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The Initial Impact of the Middle Income Student Assistance Act Upon Undergraduate Student Aid Recipients at Independent Colleges and Universities

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The Initial Impact of the Middle Income Student Assistance Act Upon Undergraduate Student Aid Recipients At Independent Colleges and Universities

by

Virginia Ann Hodgkinson

With a Technical Supplement
by

Julianne Still Thrift

Public Policy Monograph Series

Volume III, Issue I

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National Institute of Independent
Colleges and Universities

Washington, D.C. 20036

ACKNOWLEDGMENTS

This report is an analysis of the findings from an annual survey of student aid recipients at independent colleges and universities during 1978-79 and 1979-80. The purpose of this survey is to provide accurate information about student aid recipients and student aid packaging at independent colleges and universities to policy-makers for policy discussions about the distribution of student aid.

The survey utilized a 10 percent sample of student aid recipients in a stratified, random sample of 949 independent institutions with enrollments of 500 or greater. The annual collection of 8,000 student records in the nationally weighted data base represent over 958,000 undergraduate student aid recipients in 1978-79 and 1.05 million recipients in 1979-80 that attended independent colleges and universities during these two academic years.

I wish to express my grateful appreciation to the presidents and the financial aid officers of the colleges and universities who agreed to participate as members of the sample. Without their staff work, there could be no study. Special thanks also go to Julianne Still Thrift for her technical assistance, to Chris Toppe for his assistance in computer programming and data editing, and to the staff at John Minter Associates for their assistance in data gathering. I am also grateful to William Hudley whose cheerful persistence carried us all through the typing of several drafts of this report. Finally, I would like to thank the Exxon Education Foundation for providing NIICU with the grant that allowed us to conduct these two annual surveys, and the Lilly Endowment, Inc. for providing partial support for this monograph series.

Having made these acknowledgments, the full responsibility for the conclusions of this report rests with the author.

Virginia Hodgkinson

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THE INITIAL IMPACT OF THE MIDDLE INCOME STUDENT ASSISTANCE ACT UPON UNDERGRADUATE AID RECIPIENTS AT INDEPENDENT COLLEGES AND UNIVERSITIES

In 1978, Congress passed the Middle Income Student Assistance Act (MISAA). During that year, it became clear that there was neither adequate information available about how parents and students financed higher education, nor about the way various forms of student aid were distributed to recipients at the campus level. In order to be better prepared for the policy discussions on student assistance programs to be considered in the reauthorization of the Higher Education Act, the National Institute of Independent Colleges and Universities conducted a survey of student aid records from national sample of aid recipients attending independent colleges and universities over two academic years -- 1978-79 and 1979-80. This report analyzes the initial impact of MISAA by comparing student aid recipients and student aid packaging before and after the passage of the Act.

Highlights of the Study

--In 1979-80, total undergraduate student aid recipients at independent colleges and universities increased by nine percent from approximately 958,000 in 1978-79 to 1.05 million in 1979-80. This increase occurred in spite of the fact that total undergraduate enrollment increased by slightly more than one percent. The proportion of total undergraduates on aid increased from approximately 55 percent in 1978-79 to 59 percent in 1979-80.

--The major impact of the Middle Income Student Assistance Act was to distribute more equitably the responsibility for financing higher education among parents, students and society. Expected parental contributions were reduced across all incomes. More grant aid, primarily Pell Grants, was provided to lower and middle income families up to $24,000. Students from families with incomes above $24,000 received more work and loans. Students from lower incomes had more work aid and their loan burden was reduced. Those students from families with incomes from $12,000 to $24,000 who had the highest burden of self-help in 1978-79 had their burden reduced somewhat, while those students from higher income families had their self-help requirements increased. The result was that all students, except those in the lowest income range were responsible for 30 to 33 percent of their total educational costs.

--Student aid packaging patterns generally were a function of the total cost of education. At each income level, those who had a combination of grant, work and loan had the highest total student budgets. Those students who had lower budgets generally had a combination of grant aid and loans in their packages. Those students with the lowest budgets had grant aid only as part of their packages.

--The Middle Income Student Assistance Act was a piece of legislation that accomplished its objectives. Lower and middle income students received more grant aid, primarily through the Pell Grant program. Students from families with incomes above $24,000 had more access to work-study and loan funds. Expected parental contributions for students with documented need were reduced across all incomes, and a more equitable distribution of the packaging of aid among families, grant aid, work-study and loans was achieved.

INTRODUCTION

When policy discussions were taking place regarding the middle income student assistance legislation in 1978, no accurate information was available about how parents and students financed higher education. During that same year when federal policy-makers tried to devise formulas to distribute equitably federal student assistance programs, even less was known about the packaging of student aid -- that is, what combination of grants, work, and loans were given to qualified students demonstrating financial need. Furthermore, with reauthorization of the Higher Education Act originally scheduled for 1979, policy-makers did not have adequate information to assess the impact of federal student aid programs nor to differentiate how different programs were utilized to achieve an equitable balance to serve student need among the sectors and among types of institutions.

In order to address these three issues -- (1) how parents and students finance their education; (2) how student aid is packaged; and (3) how various aid funds are distributed and utilized to meet student financial need by type of institution -- the National Institute of Independent Colleges and Universities (NIICU) has conducted an annual survey of student aid recipient records from a national sample of aid recipients attending independent colleges and universities during the fall and spring of 1978-79 and the fall and spring of 1979-80. The findings of the first survey, "Undergraduate Student Aid Recipients at Independent Colleges and Universities," were published as part of the NIICU Public Policy Monograph Series in January 1980.[1] The purpose of this monograph is to analyze the impact of the Middle Income Student Assistance Act (MISAA). The 1978-79 survey (pre-MISAA) is compared with the 1979-80 survey, to describe the changes in student aid distribution and student aid packaging that occurred during the first year of MISAA.

Methodology

Studies of student financial assistance usually have been limited to surveys of institutional aggregate data. Both accounting reports from the Department of Education and the bienniel reports on The Financial and Educational Trends in the Independent Sector of American Higher Education, by John W. Minter and Howard R. Bowen, provide aggregate data on student assistance. But until NIICU engaged in a national survey of student aid recipients, there was no way of determining how student aid was packaged by institutions for individual students.

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[1] Virginia Hodgkinson and W. John Minter, "Undergraduate Student Aid Recipients at Independent Colleges and Universities -- 1978-79," Public Policy Monograph Series, Volume II, Issue I (NIICU, Washington, D.C., January, 1980).

For our surveys, a two-step procedure was utilized whereby individual aid packages can be examined. We have drawn a stratified random sample of institutions and a random sample of student aid records from within those institutions. The population sample in this study includes the aid records of all students attending independent colleges and universities with enrollments of 500 or more who received financial assistance of any kind during the academic year 1978-79 or 1979-80.

The first step of the multi-stage procedure was to draw a stratified random sample of the institutions falling in the sample frame of 949 independent institutions with enrollments of 500 or more as listed in the NCES Education Directory 1978-79. The sample, which was stratified by residential/non-residential, type, tuition level, region, and state per capita appropriation for student aid, contained 85 responding institutions in 1978-79. Of these 85 institutions, 67 responded in 1979-80 and constitute the sample for the comparison of both years. (See Appendix A: List of Institutions in the Sample.)

The second stage of the sampling procedure required a 10 percent simple random sample of student aid recipient records. The random selection was accomplished either by the institution or by John Minter Associates (JMA) which supplied a list of random numbers equal to 10 percent of total aid recipients. Large institutions were asked for a sample of three percent to five percent depending on the variety of aid programs used by the students. In all cases, the sample resulted in several hundred records (a statistically large number).

The final data file was weighted to bring the number of records for each institution to 100 percent. Several strata were then collapsed and records from each institution were weighted to reflect the proportion of institutions in the population by type, tuition level, and region of the country. The findings for the two years are not interchangeable, since the returns from both surveys had to be reweighted into a new national data base. Therefore, there are some differences in actual numbers, although the findings are generally comparable. In future surveys, we will use the same methodology as we have this year, so that there will be comparability among the findings across several years.

For additional information about the sample and its national representativeness to the total population of independent colleges and universities, please see the "Technical Supplement" which is appended to this monograph.

Each institution filled out an individual survey questionnaire for each student record in its sample. The questionnaire was developed to collect information readily available on student aid records. (See Appendix B: Student Aid Recipient Survey 1978-79 and 1979-80.) The information collected included: student characteristics by race, sex and year in college; income information on parents and students; the college budget; and type of aid (both need-based and non-need based) from federal, state, institutional and other sources.

Although information on graduate student aid recipients was collected for both years, this analysis focuses only on the findings of the surveys relating to the undergraduate portion of the NIICU Student Aid Recipient Data Bank.

UNDERGRADUATE AID RECIPIENTS AT INDEPENDENT COLLEGES AND UNIVERSITIES: AND OVERVIEW OF THE INITIAL IMPACT OF THE MIDDLE INCOME STUDENT ASSISTANCE ACT

During the fall of 1978, there were approximately 1.75 million undergraudates enrolled in independent colleges. Approximately 958,000 or 55 percent of these undergraduates received some form of aid. In 1979-80 there were approximately 1.8 million undergraduates enrolled, and approximately 1.05 million or 59 percent received some form of student aid. Chart 1 summarizes the population over this two-year period.

CHART 1

UNDERGRADUATE POPULATION*

	1978-79 (%)	1979-80 (%)
Total Undergraduate Headcount:	**1,746,733 (100%)**	**1,764,200 (100%)**
Total Undergraduate Recipients:	**958,488 (54.8%)**	**1,047,934 (59.4%)**

***Source: National Center for Education Statistics: 1978 and 1979 Fall Enrollment Surveys**

The NIICU Student Aid Recipient Survey is based upon a ten percent sample of a stratified random sample of independent institutions with enrollments above 500 students. These records are then weighted to reflect total recipient populations. The relation of the sample to the total recipient population is shown in Table 1.

TABLE 1

DISTRIBUTION OF UNDERGRADUATE AID RECIPIENTS
BY INCOME
AT INDEPENDENT INSTITUTIONS FALL 1978 AND FALL 1979

949 Independent Institutions With Enrollments of 500 or More.

	Number and Percent of Undergraduate Recipients Represented in Sample		Estimated Number and Percent of Recipients in Total Undergraduate Population	
	1978-79	1979-80	1978-79	1979-80
Dependent Undergraduate Aid Recipients	59,538 (85.0%)	66,071 (86.0%)	814,715 (46.6%)	901,223 (51.1%)
Independent Undergraduate Aid Recipients	10,497 (15.0%)	10,736 (14.0%)	143,773 (8.2%)	146,711 (8.3%)
Total Undergraduate Aid Recipients	70,035 (100.0%)	76,807 (100.0%)	958,488 (54.8%)	1,047,934 (59.4%)

Although total undergraduate enrollment increased approximately one percent from fall 1978 to fall 1979, total undergraduate aid recipients increased 9.3 percent. Dependent aid recipients showed the major increase, up almost 11 percent while independent aid recipients remained about the same from 1978-79 to 1979-80. Because of these changes in recipient populations, the proportion of dependent undergraduate recipients increased from 85 to 86 percent of total recipients, and the proportion of independent undergraduates dropped from 15 to 14 percent of total recipients.

In order to determine the real impact of MISAA upon institutions, undergraduate dependent aid recipients were divided into groups by parental adjusted gross incomes. Table 2 provides a comparison of undergraduate dependent aid recipients for the two years.

TABLE 2

PERCENTAGE DISTRIBUTION OF UNDERGRADUATE

AID RECIPIENTS BY PARENTAL ADJUSTED GROSS INCOME

949 Independent Institutions With Enrollments of 500 or More

Parental Adjusted Gross Income	Estimated Number* of Recipients		Percent of Total Recipients		Percent of Total Undergraduate Headcount Enrollment	
	1978-79	1979-80	1978-79	1979-80	1978-79	1979-80
Dependent						
$ 0-6,000	113,245	79,308	11.8	7.6	6.5	4.5
$ 6-12,000	146,649	152,307	15.3	14.5	8.4	8.6
$12-18,000	168,646	163,121	17.6	15.5	9.6	9.2
$18-24,000	158,055	177,540	16.5	16.9	9.0	10.0
$24-30,000	117,319	135,183	12.2	12.9	6.7	7.7
$30-36,000	51,327	65,789	5.3	6.2	2.9	3.7
$36,000+	30,959	50,468	3.2	4.8	1.8	2.9
Income Unknown	29,329	79,308	3.1	7.6	1.7	4.5
Total Dependent Recipients	814,715	901,223	85.0%	86.0%	46.6%	51.1%
Independent All Incomes	143,773	146,711	15.0%	14.0%	8.2%	8.3%
Total Recipients	958,488	1,047,934	100.0%	100.0%	54.8%	59.4%

*Numbers may not total due to rounding.

The major increases among total dependent aid recipients were primarily in the income ranges from $18,000 parental adjusted gross income and above. Recipients in these income categories increased 31 percent from one year to the next. Recipients of these income groups also increased as a proportion of total recipients from 37 percent in 1978-79 to 40 percent of total recipients in 1979-80.

Dependent recipients with unknown parental income showed the most increase during this period, almost tripling in one year in both absolute numbers and as a proportion of the total population. This group, however, was very small, comprising only 3.1 percent of total recipients in 1978-79 and 7.6 percent in 1979-80.

The major decrease was found in low income recipients, with parental adjusted gross income below $6,000. Although we are not clear about all the reasons for this trend, decreasing numbers of students have enrolled from this income level. This trend is confirmed by recent reports from the federal government where Pell Grant dependent recipients in the $0-6,000 category dropped over 16 percent from 1977-78 to 1978-79, and over 15 percent from 1978-79 to 1979-80.

Another reason for this decline may be inflationary increases causing some of the population to move into the next income band. This change may account for the slight increase in recipients in the $6,000 to $12,000 income range from 1978-79 to 1979-80.

Although there were some differences in the distribution of the population of aid recipients from fall 1978 to fall 1979, the real impact of the Middle Income Student Assistance Act can be seen more fully in the distribution of funds from various aid programs and its impact upon the student aid packaging patterns by parental adjusted gross income at independent colleges and universities.

Packaging Patterns from 1978-79 to 1979-80

Dependent and independent undergraduates were broken into separate groups. Dependent undergraduates were separated into eight income ranges, from $0-6,000 to $36,000 and above, and unknown income. Then each group was broken further into all the possible patterns of financial aid packaging to assess the impact of MISAA. Independent undergraduate aid recipients also were separated into these various packaging patterns, although they were not separated into various income ranges.

Table 3 shows that the three most common packaging patterns for all dependent aid recipients in 1978-79 were a combination of grant, work and loans, followed by grant and loan only, and finally, grant aid only.

The packaging patterns differed somewhat in 1979-80. The most common pattern (Table 4) again was the combination of grant, work and loan. However, the second most common pattern was grant aid only, followed by grant and loan only. The major change overall in the distribution of aid in packages was the decline in grant and loan only from 1978-79 to 1979-80, and the increase in grant and work only as an alternate pattern.

Loans fell generally as part of the financial aid packages of students with parental incomes below $18,000 and were replaced with a greater reliance on college work-study and grant aid. In fact, a major trend in 1979-80 was to package more work-study in student aid packages for recipients with parental gross incomes up to $36,000. In some cases, institutional dollars were placed in work-study funds rather than in institutional grants. The details of the changes in grant, work and loan from different sources (federal, state, institutional and other) can be clearly seen in Tables 3 and 4 and in Graph 1 which follow.

Packaging patterns for independent undergraduates were somewhat different than for dependent students. Table 5 below shows that the most common packaging pattern for indpendent students was grant aid only in both 1978-79 and 1979-80. Grant and loan only, the second most common packaging pattern in 1978-79, was replaced by a combination of grant aid, loans, and work as the more prevalent pattern in 1979-80.

TABLE 3

PACKAGING PATTERNS FOR ALL UNDERGRADUATE DEPENDENT AID RECIPIENTS BY PARENTAL INCOME AT INDEPENDENT INSTITUTIONS ACADEMIC YEAR 1978-79

Parental Adjusted Gross Income	Less than or Equal to $6,000	$6,000 to $12,000	$12,000 to $18,000	$18,000 to $24,000	$24,000 to $30,000	$30,000 to $36,000	Greater than or Equal to $36,000	Parental Adjusted Gross Income Unknown	Totals
Type of Aid									
Grant Aid only	2620 32%	2621 25%	2603 21%	2175 19%	1849 23%	998 27%	413 18%	1622 75%	14,901 25.0%
Work Aid only	54 1%	0 0	51 0%	43 0%	42 0%	91 2%	0 0	103 5%	384 0.6%
Loan Aid only	310 4%	108 1%	195 2%	594 5%	402 5%	228 6%	379 17%	232 11%	2,448 4.1%
Grant and Work only	1231 15%	1595 15%	1488 12%	1057 9%	907 11%	262 7%	173 8%	92 4%	6,805 11.4%
Grant and Loan only	2035 25%	2977 28%	3603 29%	3741 32%	2428 28%	1246 33%	893 40%	76 3%	16,999 28.6%
Work and Loan only	29 0%	18 0%	29 0%	242 2%	123 1%	69 1%	45 2%	0 0	555 0.9%
Grant, Work and Loan only	1979 24%	3376 32%	4331 35%	3702 32%	2830 33%	845 23%	345 15%	38 2%	17,446 29.3%
TOTALS	8258 13.9%	10,695 18.0%	12,300 20.7%	11,554 19.4%	8581 14.4%	3739 6.3%	2248 3.8%	2163 3.6%	59,538 100%

*Totals may not add due to rounding.

TABLE 4

PACKAGING PATTERNS FOR ALL UNDERGRADUATE DEPENDENT AID RECIPIENTS BY PARENTAL INCOME AT INDEPENDENT INSTITUTIONS ACADEMIC YEAR 1979-80

Parental Adjusted Gross Income	Less than or Equal to $6,000	$6,000 to $12,000	$12,000 to $18,000	$18,000 to $24,000	$24,000 to $30,000	$30,000 to $36,000	Greater than or Equal to $36,000	Parental Adjusted Gross Income Unknown	Totals
Type of Aid									
Grant Aid only	1992 35%	3003 27%	2479 21%	2991 24%	2329 23%	1049 22%	807 22%	2297 40%	16,947 25.6%
Work Aid only	0 0	0 0	43 0%	19 0%	62 1%	67 1%	37 1%	389 7%	617 0.9%
Loan Aid only	0 0	35 0%	52 0%	189 1%	299 3%	249 5%	365 10%	1920 34%	3,109 4.7%
Grant and Work only	1126 20%	1918 17%	2040 17%	1901 15%	1074 11%	589 12%	242 7%	376 7%	9,266 14.0%
Grant and Loan only	1079 19%	2778 25%	3110 26%	3585 27%	2885 29%	1129 24%	991 27%	471 8%	16,028 24.3%
Work and Loan only	19 0%	64 1%	68 1%	135 1%	171 2%	111 2%	188 5%	134 2%	890 1.4%
Grant, Work and Loan only	1538 27%	3378 30%	4163 35%	4221 32%	3217 32%	1539 34%	1057 29%	101 2%	19,214 29.1%
TOTALS	5754 8.8%	11,176 16.9%	11,955 18.1%	13,041 19.7%	10,037 15.0%	4733 7.3%	3687 5.6%	5688 8.8%	66,071 100%

*Totals may not add due to rounding.

TABLE 5

PACKAGING PATTERNS FOR INDEPENDENT UNDERGRADUATE AID RECIPIENTS: ALL INCOMES

Type of Aid	Number of Recipients		Percent of Recipients*	
	1978-79	1979-80	1978-79	1979-80
Grant Aid only	4481	4147	43%	39%
Work only	24	125	0	1
Loan only	603	820	6	8
Grant and Work only	716	891	7	8
Grant and Loan only	2597	1917	25	18
Work and Loan only	166	103	2	1
Grant, Work and Loan only	1910	2733	18	25
TOTALS	10,497	10,736	100%	100%

* Percentages may not total due to rounding.

The Distribution of Aid by Major Sources of Funds from 1978-79 to 1979-80

The redistribution of student aid by sources of aid funds was one of the major impacts of MISAA. The increase in Pell Grants and federal College Work-Study funds and Guaranteed Student Loan appropriations provided independent institutions with the ability to package aid better across all income groups and to target more institutional aid into merit-based grants. Table 5 summarizes the changes in the distribution of student aid by major types of need-based aid to dependent undergraduate recipients from 1978-79 to 1979-80.

Overall, the most dramatic change was in the Pell Grant program, both in the increase of numbers of eligible students and in the amount of dollars awarded per recipient. MISAA provided increased aid to low income students as well as eligibility to middle-income students with documented need. The maximum Pell Grant was increased from $1600 to $1800 providing for an average increase of 22 percent per Pell Grant to students with parental incomes of $6,000 or less and an increase of 27 percent per Pell Grant to students with parental incomes from $6,000 to $12,000. MISAA also provided access to middle income parents with incomes up to $25,000 who had one child in college. Thus the $12,000 to $18,000 and the $18,000 to $24,000 income groups show dramatic increases. Although the actual population in the $12,000 to $18,000 group declined slightly, the number or Pell Grant recipients increased from approximately 80,600 in 1978-79 to 127,900 in 1979-80 or 59 percent, and the mean award increased by $312 or 41 percent.

In the $18,000 to $24,000 income group, the increase was even more dramatic, since this group was provided access to Pell Grants for the first time as a result of MISAA. Pell Grant recipients increased from approximately 24,000 in 1978-79 to 120,700 in 1979-80 or 405 percent, and the mean award increased by $248 or 45 percent.

There were also major increases in the number of Pell Grant recipients in the $24,000 to $30,000 group from approximately 4,500 in 1978-79 to 62,000 in 1979-80. These increases, however, were due to providing access to families who had two or more children in college. The average grant, however, only increased by $45 or seven percent.

Since there were no major increases in appropriations in the Supplemental Educational Opportunity Grant (SEOG) program nor in state need-based programs, these programs show moderate increases in students and mean awards. The major increases in awards and recipients in state grant programs were to students from middle income families with parental incomes from $18,000 to $36,000.

At first glance, it would seem looking at Table 5 that the increases in the Pell Grant program led to a decline in institutional need-based grants. One of the purposes of MISAA was to provide relief to lower and middle income families with the costs of higher education, and also to relieve independent institutions with the onerous accelerating costs of institutionally funded aid -- particularly aid coming directly from current operating budgets. Initially, the drops in need-based institutional aid from 1978-79 to 1979-80 seemed to bear out this assumption. Overall tuition and room and board increased by six percent in a year when colleges experienced double-digit inflation. Budgets were very tight in an effort to meet costs in an inflationary economy.

However, even these reasons did not seem sufficient to offset a decline in institutional need-based aid from a mean award of $1,394 for 56 percent of all dependent aid recipients in 1978-79 to a mean award of $1,196 for 45 percent of all recipients in 1979-80.

In order to look at institutional aid more closely, we decided to break out institutional merit-based aid separately to see if there were any major changes. In our former reports we included institutional merit-based awards together with all other awards from federal, state or private sources.

Table 6 below clearly shows that one major result of MISAA was to provide independent colleges with the means to target some of their institutional aid budgets to serve policies other than need-based aid. In 1979-80, the number of dependent undergraduates who received merit-based aid was up almost 75 percent. The mean dollar award for all recipients also increased 11 percent from $934 in 1978-79 to $1,040 in 1979-80.

Merit-based awards generally reflected need. The decline in the number of recipients in the $0 to $6,000 income groups reflects the availability of dollars from federal and state sources. This increase in federal dollars also accounts for the decline in the mean dollar amount of institutional merit-based awards to students with parental incomes of $6,000 to $24,000. The mean award was increased to students from families with incomes above $24,000 because less need-based aid from federal and state sources was available to these families. The only awards that were totally non-need sensitive were those going to students who did not have to report parental income. However, the percent of recipients not reporting parental income who received an institutional merit-based grant declined by 14 percent from 1978-79 to 1979-80.

TABLE 6

UNDERGRADUATE DEPENDENT AID RECIPIENTS BY PARENTAL ADJUSTED GROSS INCOME, AND SOURCE OF AID, 1978-79 AND 1979-80

Parental Adjusted Gross Income Sources of Aid	Under $6,000 Mean $ amount per Recipient (% Recipients Receiving this Aid)		$6,000-$12,000 Mean $ amount per Recipient (% Recipients Receiving this Aid)		$12,000-$18,000 Mean $ amount per Recipient (% Recipients Receiving this Aid)		$18,000-$24,000 Mean $ amount per Recipient (% Recipients Receiving this Aid)		$24,000-$30,000 Mean $ amount per Recipient (% Recipients Receiving this Aid)		$30,000-$36,000 Mean $ amount per Recipient (% Recipients Receiving this Aid)		$36,000 or MORE Mean $ amount per Recipient (% Recipients Receiving this Aid)		Parental Adjusted Gross Income Unknown	
	1978-79	1979-80	1978-79	1979-80	1978-79	1979-80	1978-79	1979-80	1978-79	1979-80	1978-79	1979-80	1978-79	1979-80	1978-79	1979-80
Pell Grants (BEOG)	$1,388 (80.3%)	$1,601 (91.7%)	$1,109 (79.1%)	$1,417 (88.9%)	$ 760 (47.8%)	$1,072 (78.4%)	$ 552 (15.1%)	$ 800 (68.0%)	$ 617 (3.8%)	$ 662 (46.0%)	$ 845 (1.6%)	$ 569 (29.6%)	$1,346 (0.4%)	$ 540 (16.3%)	$1,129 (9.3%)	$1,262 (11.7%)
SEOG	$ 606 (34.5%)	$ 645 (46.9%)	$ 648 (36.0%)	$647 (43.6%)	$656 (31.2%)	$ 724 (39.8%)	$ 734 (23.8%)	$ 734 (30.0%)	$ 737 (14.1%)	$ 769 (19.2%)	$ 756 (0.7%)	$ 853 (12.2%)	$ 769 (2.2%)	$ 829 (4.9%)	$ 561 (1.9%)	$ 630 (1.1%)
State Need-Based Grants	$1,318 (44.2%)	$1,444 (49.3%)	$1,250 (53.8%)	$1,413 (57.3%)	$1,330 (55.3%)	$1,395 (56.0%)	$1,370 (43.1%)	$1,344 (50.7%)	$1,526 (35.4%)	$1,367 (39.4%)	$1,281 (15.5%)	$1,454 (30.8%)	$1,578 (13.6%)	$1,139 (14.1%)	$1,387 (22.0%)	$1,281 (10.0%)
Institutional Grants	$1,105 (37.3%)	$ 989 (28.7%)	$1,306 (49.1%)	$1,142 (34.2%)	$1,293 (56.0%)	$1,305 (45.5%)	$1,440 (59.3%)	$1,393 47.7%)	$1,421 (63.9%)	$1,331 (54.4%)	$1,342 (64.9%)	$1,394 (56.7%)	$1,297 (54.2%)	$1,296 (53.0%)	$3,922 (11.8%)	$ 947 (3.3%)
College Work-Study*	$ 735 (40.6%)	$ 823 (46.6%)	$ 713 (46.8%)	$ 795 (48.5%)	$ 720 (48.3%)	$ 835 (53.0%)	$ 714 (44.4%)	$ 818 (48.6%)	$ 715 (46.0%)	$ 809 (45.2%)	$ 724 (34.4%)	$ 825 (48.9%)	$ 849 (24.7%)	$ 938 (41.3%)	$ 786 (10.4%)	$ 729 (14.8%)
NDSL	$ 804 (36.8%)	$ 811 (34.7%)	$ 786 (49.2%)	$ 824 (46.2%)	$ 817 (52.0%)	$ 839 (46.0%)	$ 829 (52.2%)	$ 834 (43.0%)	$ 782 (45.4%)	$ 842 (44.5%)	$ 771 (47.0%)	$ 786 (36.9%)	$ 787 (41.9%)	$ 830 (38.8%)	$ 834 (1.8%)	$ 834 (0.8%)
FISL/GSL	$1,481 (16.2%)	$1,398 (14.6%)	$1,338 (14.9%)	$1,404 (16.7%)	$1,477 (19.6%)	$1,433 (21.3%)	$1,536 (26.4%)	$1,571 (23.6%)	$1,570 (27.5%)	$1,701 (28.7%)	$1,660 (22.2%)	$1,790 (31.2%)	$1,830 (35.4%)	$1,555 (39.7%)	$2,198 (10.9%)	$2,030 (37.5%)

*From federal, state and institutional sources.

TABLE 7

DEPENDENT UNDERGRADUATES RECEIVING INSTITUTIONAL MERIT BASED AID BY PARENTAL ADJUSTED GROSS INCOME 1978-79 AND 1979-80

Parental Adjusted Gross Income	Estimated Number* of Recipients		Percent of Total Recipients by Income Range		Mean Dollar Amount Per Recipient		Percent Change in Total Dollars Awarded from 1978-79 to 1979-80
	1978-79	1979-80	1978-79	1979-80	1978-79	1979-80	
$ 0-6,000	10,645	12,451	9.4	15.7	$ 872	$ 883	- 22%
$ 6-12,000	13,198	26,806	9.0	17.6	962	796	+ 83
$12-18,000	17,202	25,284	10.2	15.5	1,259	1,105	+ 77
$18-24,000	16,754	30,537	10.6	17.2	1,228	929	+ 99
$24-30,000	13,022	25,144	11.1	18.6	949	1,012	+107
$30-36,000	7,237	12,105	14.1	18.4	526	1,239	+135
$36,000+	3,963	9,690	12.8	19.2	287	1,100	+176
Income Unknown	13,902	26,568	47.4	33.5	1,026	1,346	+181
Total Dependent Recipients	96,952	168,529	11.9	18.7	$ 934	$1,040	+ 93%

TABLE 8

UNDERGRADUATE DEPENDENT AID RECIPIENTS WITH REPORTED PARENTAL ADJUSTED GROSS INCOME

1978-79 AND 1979-80: AVERAGE DOLLAR AMOUNTS

BY SOURCE OF AID

Parental Adjusted Gross Income	Under $6,000 Average $ for all Recipients		$6,000-$12,000		$12,000-$18,000		$18,000-$24,000		$24,000-$30,000		$30,000-$36,000		$36,000 or MORE		All Dependent Undergraduates	
Sources of Aid	1978-79	1979-80	1978-79	1979-80	1978-79	1979-80	1978-79	1979-80	1978-79	1979-80	1978-79	1979-80	1978-79	1979-80	1978-79	1979-80
Pell Grants	$1,115	$1,471	$ 877	$1,260	$ 364	$ 840	$ 84	$ 544	$ 24	$ 304	$ 14	$ 169	$ 54	$ 90	$ 438	$ 688
SEOG	$ 237	$ 302	$ 233	$ 295	$ 206	$ 288	$ 175	$ 220	$ 104	$ 148	$ 45	$ 104	$ 17	$ 41	$ 181	$ 208
State Need-based Grants	$ 582	$ 711	$ 672	$ 810	$ 735	$ 781	$ 590	$ 681	$ 540	$ 538	$ 199	$ 449	$ 214	$ 164	$ 603	$ 610
Institutional Grants	$ 412	$ 284	$ 641	$ 391	$ 724	$ 594	$ 854	$ 664	$ 908	$ 724	$ 872	$ 791	$ 703	$ 701	$ 746	$ 564
College Work-Study*	$ 298	$ 384	$ 334	$ 385	$ 348	$ 443	$ 317	$ 397	$ 329	$ 366	$ 249	$ 404	$ 210	$ 395	$ 326	$ 379
NDSL	$ 296	$ 282	$ 386	$ 380	$ 425	$ 386	$ 433	$ 359	$ 355	$ 374	$ 363	$ 290	$ 330	$ 328	$ 393	$ 334
FISL/GISL	$ 239	$ 205	$ 199	$ 235	$ 289	$ 306	$ 405	$ 371	$ 432	$ 488	$ 368	$ 558	$ 647	$ 629	$ 338	$ 354
Other Aid**	$ 489	$ 483	$ 400	$ 463	$ 368	$ 464	$ 299	$ 391	$ 298	$ 427	$ 308	$ 442	$ 371	$ 450	$ 373	$ 381

*From federal, state and other institutional sources.
**Includes grants, loans and work from other federal, state, institutional and private sources.

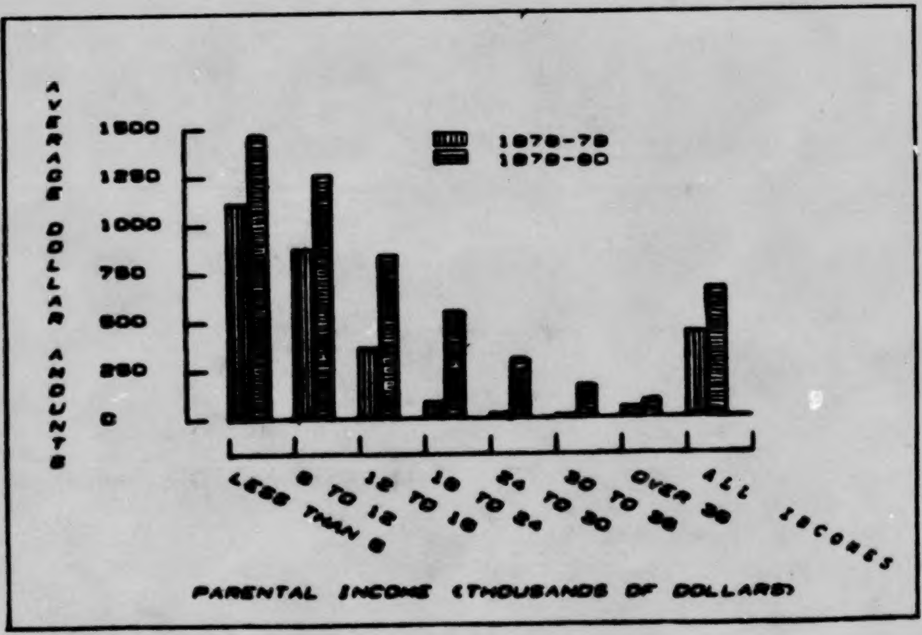
There were some changes in self-help awards -- loans and work -- from 1978-79 to 1979-80.

The trends in table 5 above show an increase in college work-study awards both in percent of total recipients and in dollars awarded from 1978-79 to 1979-80. The combination increased college work-study awards and Pell Grants permitted institutions to decrease slightly the number and amount of loans to students with parental incomes below $18,000. On the whole the rate of increase of the number and amount of loan dollars to aid recipients with documented need declined as a result of the Middle Income Student Assistance Act. Major increases in GSL loans were reported for recipients with parental incomes above $30,000 and for students who did not report parental income. Overall, a decline in the loan burden among lower income students was a major outcome of MISAA.

Another way of assessing the impact of MISAA is to look at the changes in the average amount of dollars for all dependent aid recipients by source of aid. Table 8 and the graphs which follow summarize the average dollar amounts by source of funds over this two year period.

GRAPH 1

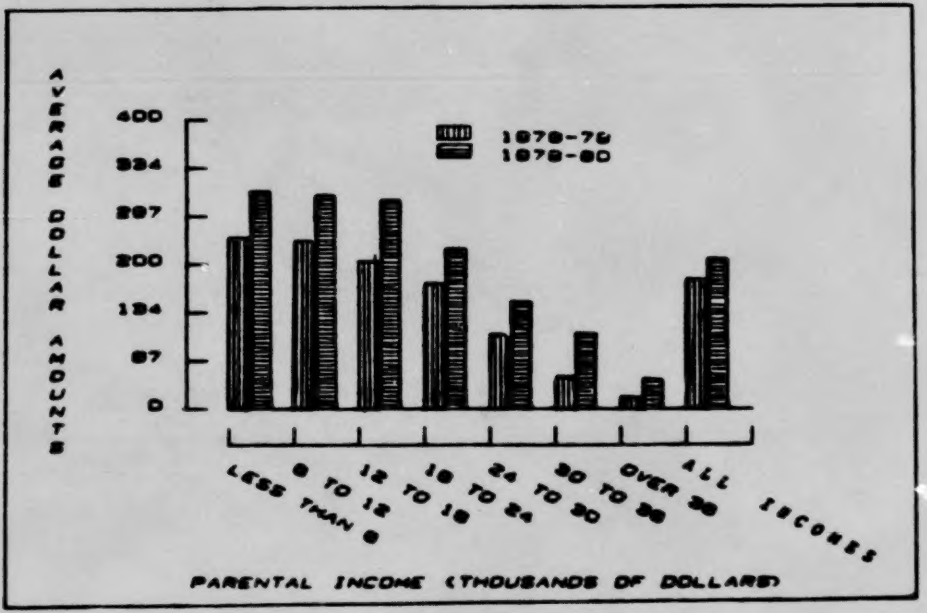
PELL GRANTS (BEOG) FOR DEPENDENT RECIPIENTS IN EACH INCOME CATEGORY



The dramatic changes in both numbers of recipients and average awards in the Pell Grant program are dramatically illustrated in Graph 1. The increase in average dollar awards ranged from $1,115 in 1978-79 to $1,471 in 1979-80 for recipients with parental income from $0 to $6,000 and from $24 to $304 for recipients with parental income between $24,000 and $30,000. Nationally, the average Pell Grant award increased $230 (57%) from $438 in fall 1978 to $688 in fall 1979. Considering that MISAA was passed as a substitute to providing families with a tuition tax credit up to $250, MISAA accomplished its fundamental purpose in providing more need-based aid to lower and middle income familes.

GRAPH 2

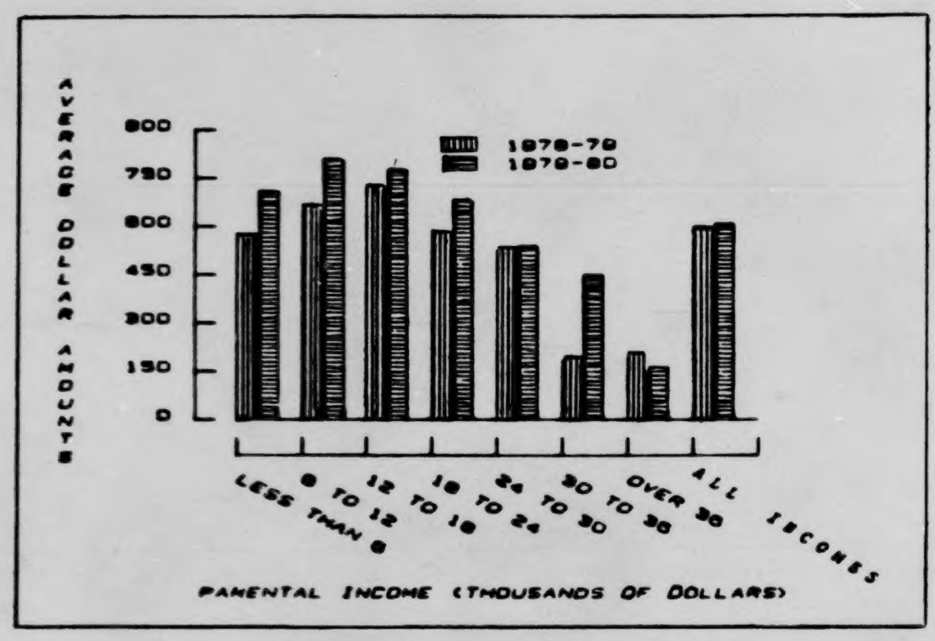
SEOG GRANTS FOR DEPENDENT RECIPIENTS IN EACH INCOME CATEGORY



Supplemental Educational Opportunity Grants (SEOG) are, perhaps, the most income sensitive awards other than Pell Grants. These awards are distributed to students who demonstrate excessive financial need by financial aid officers at the campus level. The major increases in awards both in numbers of students and in average dollar amounts were to students with parental incomes below $18,000. The average increases in SEOG awards ranged from 27 percent (from $237 to $302) in the $0 to $6,000 income range to 40 percent (from $205 to $281) in the $12,000 to $18,000 range. Nationally, the average SEOG award increased 14 percent from $181 to $208.

GRAPH 3

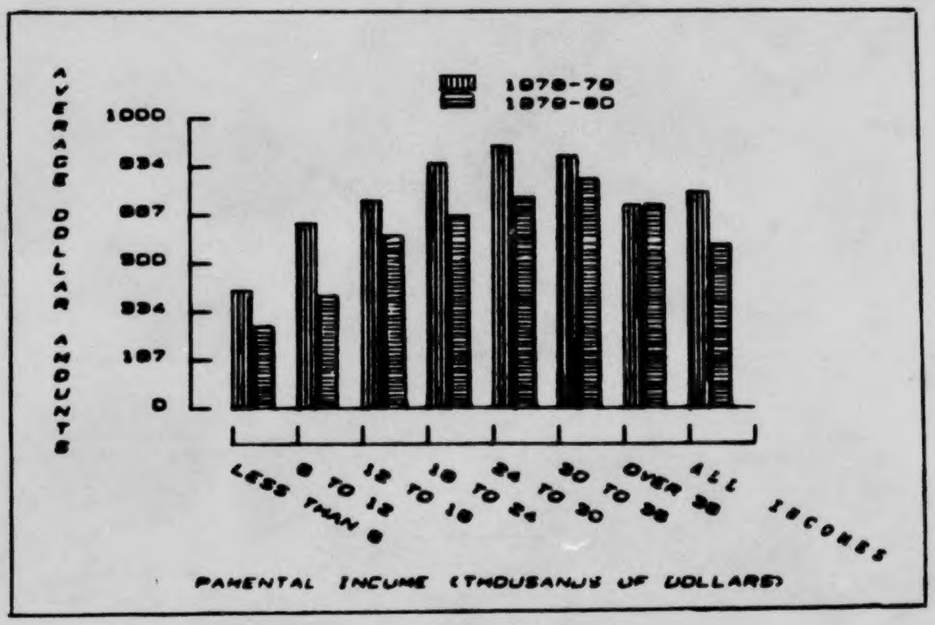
STATE NEED BASED GRANTS FOR DEPENDENT RECIPIENTS IN EACH INCOME CATEGORY



Other than Pell Grants, state need-based grants provided the second major source of need-based aid to students attending independent institutions. State need-based aid is a combination of federal and state student incentive grants, state matching funds and additional funds appropriated from the state. While state need-based grants are income sensitive, larger average grants are available to middle-income families through state grant programs than through the Pell Grant program. State need-based grant programs did not grow at the same rate as the Pell Grant program from 1978-79 to 1979-80, expect to recipients with parental income from $30,000 to $36,000. However, both the number of recipients and the average award increased in income groups with parental income up to $24,000. The average increases in state need-based grants ranged from 22 percent in 1978-79 to $711 in 1979-80 in the $0 to $6,000 income group to six percent in the $12,000 to $18,000 income range. The largest increase, however, was in the $30,000 to $36,000 income range. The average award increased 126 percent from $199 in 1978-79 to $449 in 1979-80. Nationally, however, the average state need-based award remained about the same from 1978-79 to 1979-80.

GRAPH 4

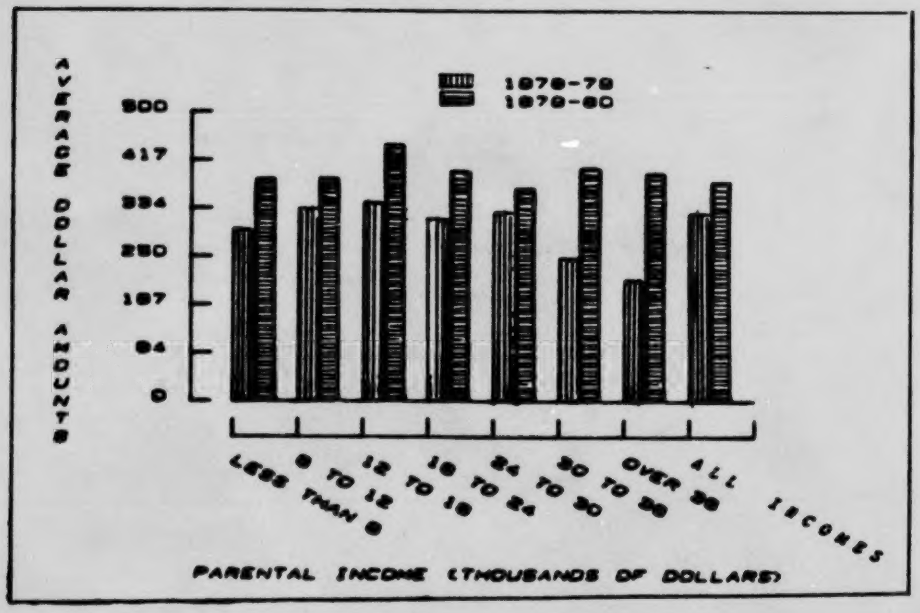
INSTITUTIONAL NEED BASED GRANTS
FOR DEPENDENT RECIPIENTS
IN EACH INCOME CATEGORY



Institutional need-based grants declined for dependent students in all income ranges except for recipients in the $30,000 to $36,000 income range where the average award remained the same for both years. The average need-based award ranged from a decline of 31 percent in the $0 to $6,000 income range to 18 percent in the $12,000 to $18,000 income range. Nationally, the average institutional need-based award declined 24 percent from $746 in 1978-79 to $564 in 1979-80. This decline in average need-based awards was caused by a greater amount of federal grant aid and the targeting of institutional aid to income sensitive merit-based grants.

GRAPH 5

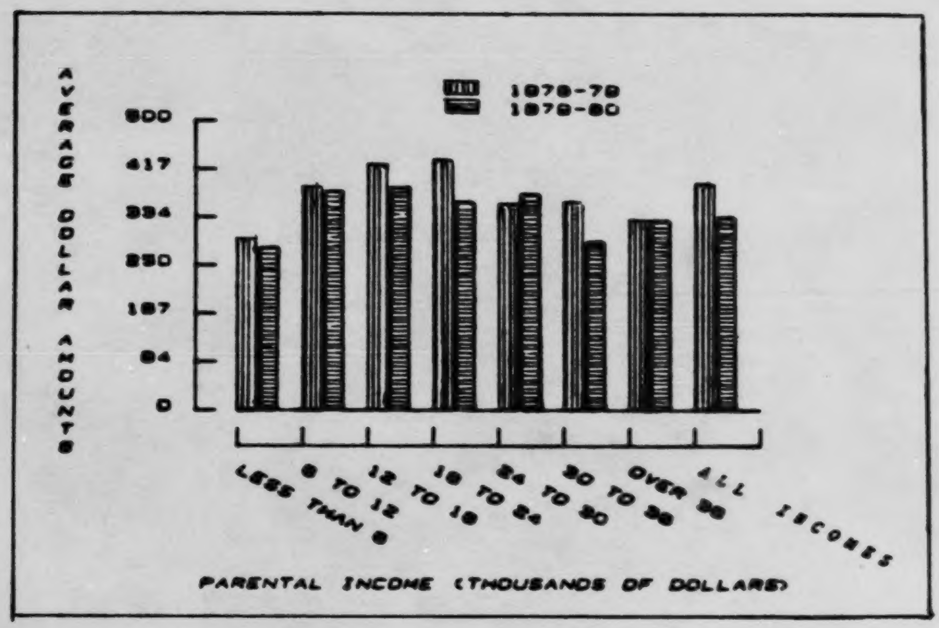
TOTAL WORK-STUDY EMPLOYMENT
FOR DEPENDENT RECIPIENTS
IN EACH INCOME CATEGORY



There was an increase in total work-study awards from federal, state and institutional sources to students from all incomes. The average work-study award ranged from an increase of 29 percent in the $0 to $6,000 income range to 88 percent in the above $36,000 income group. Nationally, the average work-study award increased 16 percent from $326 in 1978-79 to $379 in 1979-80.

GRAPH 6

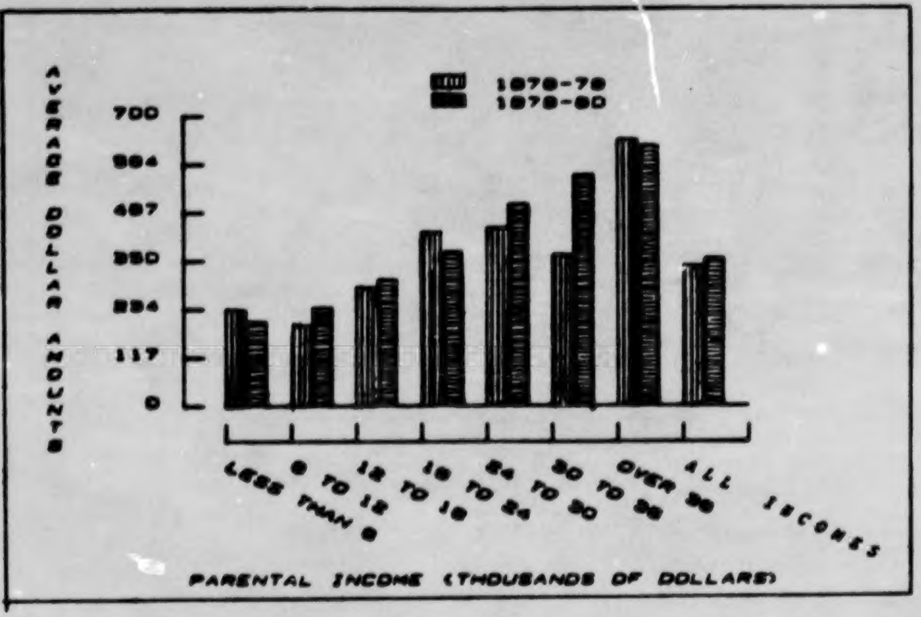
NDSL
FOR DEPENDENT RECIPIENTS
IN EACH INCOME CATEGORY



As grant and work-study awards increased, the trend in loan awards as part of aid packages decreased particularly to low-income students. Furthermore, appropriations for the National Direct Student Loan (NDSL) program remained the same for both years accounting for some of the decrease in NDSL awards. The average award in NDSL declined five percent from $433 to $359 in the $18,000 to $24,000 income group. Nationally, the average NDSL award declined 17 percent from $393 in 1978-79 to $334 in 1979-80.

GRAPH 7

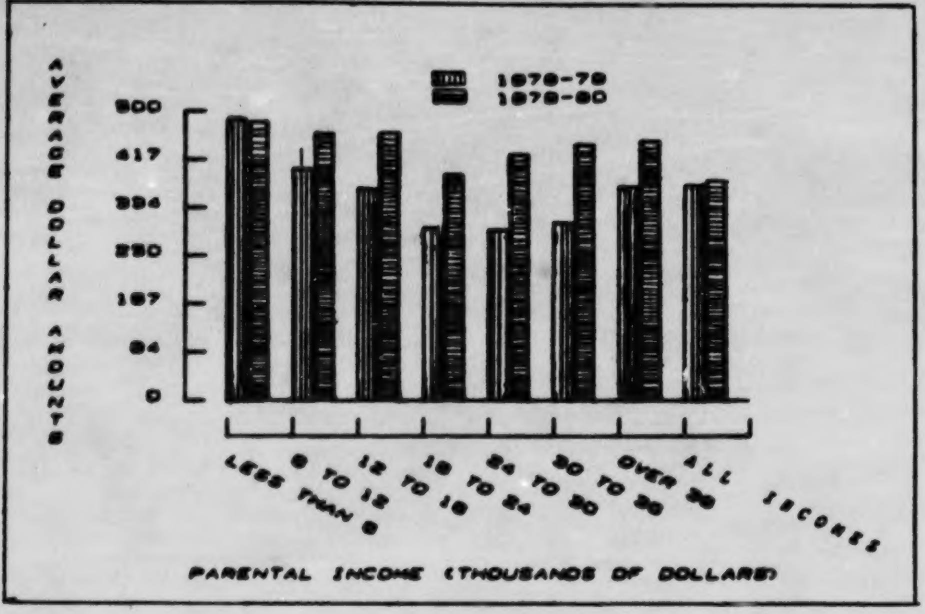
FISL AND GSL
FOR DEPENDENT RECIPIENTS
IN EACH INCOME CATEGORY



There were some changes that occurred as a result of MISAA in the Guaranteed Student Loan (GSL) program. The average GSL award fell 18 percent in the $0 to $6,000 income group, because this group had more grant aid and work-study in their packages. The loan increases were nominal in other groups showing a decline in the rate of loan usage in the lower and middle income groups with parental income below $18,000. With increased eligibility to federal and state aid in the $18,000 to $24,000 income group, the average GSL declined by eight percent from $405 in 1978-79 to $371 in 1979-80. The major increase in GSL occurred in the $30,000 to $36,000 income groups, up 60 percent from an average of $368 in 1978-79 to $588 in 1979-80. Overall, however, for students with documented need in the lower and middle income groups, the use of GSL in student aid packages was curbed during the first year of MISAA.

GRAPH 8

*OTHER AID
FOR DEPENDENT RECIPIENTS
IN EACH INCOME CATEGORY*



Other aid includes a combination of grants, loans and work from other federal, state, institutional and private sources. Institutional merit-based grants averaged 30 percent or $112 of the $338 designated under other aid in 1979-80. In 1979-80, institutional aid comprised 51 percent or $194 on the average. Therefore, while institutional aid increased over 73 percent on the average from 1978-79 to 1979-80, aid from other sources declined by nearly 30 percent. This increase in institutional merit-based aid shows a change in the trend in the use of institutional dollars. As shown above, this trend suggests one of the impacts of MISAA was to allow institutions to use a percentage of their aid dollars to foster institutional policies of academic achievement at all income levels.

All Dependent Undergraduate Aid Recipients 1978-79 and 1979-80

In 1978-79, about 47 percent of all dependent undergraduates at independent colleges and universities received some form of aid. The student records sampled in this portion of the NIICU Student Aid Recipient Data Bank represent approximately 815,000 such students enrolled in the independent sector of higher education. They constitute 85 percent of all undergraduate aid recipients enrolled in 1978-79.

The proportion of dependent undergraduate recipients increased to approximately 51 percent of all undergraduates enrolled at independent colleges and universities in 1979-80, and the total number of recipients increased by 11 percent. The NIICU sample represents approximately 901,000 such students. They constitute 86 percent of all undergraduate aid recipients enrolled in 1979-80.

CHART 2

DEPENDENT UNDERGRADUATE AID RECIPIENTS: ALL INCOMES

(1978-79 N = 59,538)
(1979-80 N = 66,071)

Student Characteristics

Sex:	Fall 1978	Fall 1979	Age:	Fall 1978	Fall 1979
Male	50.7%	47.8%	Average:	19.9	19.3
Female	49.3%	52.1%			
Racial/Ethnic Composition:			**Registration Status:**		
Black	10.0%	12.8%	Full-time	98.4%	98.6%
Hispanic	4.3%	5.1%	Part-time	1.5%	1.3%
Asian/Pacific Islander	3.4%	4.0%	Less Than Part-time	0.1%	0.1%
American/Alaskan Indian	0.2%	0.4%			
White	82.0%	69.5%			
Unreported	none	8.2%			
Academic Level:			**Local Residence:**		
Freshman	31.8%	32.4%	On Campus	64.4%	71.4%
Sophomore	27.3%	26.8%	Off Campus (in community)	9.7%	8.0%
Junior	21.5%	21.9%			
Senior	18.2%	17.9%	At Family Home	25.9%	20.6%
5th Year	1.4%	0.9%			

Recipients Receiving Aid By Major Source of Funds

	Percent of Recipients Receiving Aid		Mean Dollar Amounts Per Recipient	
Source of Funds	1978-79	1979-80	1978-79	1979-80
Pell Grant (BEOG)	41.6%	66.3%	$ 894	$ 974
SEOG	26.5	31.3	692	694
State (need-based)	45.0	47.2	1,356	1,344
Institutional (need-based)	55.9	45.2	1,394	1,196
CW-S (Federal, State, Institutional, Off Campus)	45.2	48.3	725	811
NDSL	48.9	43.0	803	801
FISL/GSL	22.2	23.5	1,506	1,787

Overall, females continued to increase as a proportion of total aid recipients, increasing from approximately 49 percent of all dependent undergraduate aid recipients in 1978-79 to 52 percent in 1979-80. Minority groups on aid also increased 5 percentage points from approximately 18 percent of all dependent aid recipients in 1978-79 to approximately 23 percent in 1979-80. The total number of minority students receiving financial aid increased by 38 percent from fall 1978 to fall 1979.

Since the federal government did not require the reporting of racial/ethnic data on its fiscal operations reports in 1979, some colleges did not have complete data on the racial and ethnic composition of their aid recipients. However, looking at the data reported for both years, one can assume that most of the students who did not report race were white.

Most of the other characteristics of aid recipients remained about the same for both years including academic level, average age and full-time status. However, there was a trend in 1979-80 for more students to reside on campus. On campus enrollment increased by 23 percent from 1978-79 to 1979-80, and students residing at home declined by approximately 12 percent.

The major changes in this two-year period can be seen in the percent of students receiving aid and in the mean dollar amounts per recipient. Clearly the major change that occurred as a result of MISAA was the tremendous increase of recipients receiving Pell Grant awards. The number of Pell Grant recipients increased over 75 percent from approximately 339,000 in 1978-79 to 598,000 in 1979-80.

Two out of three dependent aid recipients received a Pell Grant in 1979-80 compared to approximately two out of five in 1978-79. This change in Pell Grants had a major impact upon the distribution of other awards as a proportion of total awards. State need-based grants increased slightly as a proportion of total awards, while institutional need-based grants dropped for the first time as the largest single source of aid available to students attending independent colleges. As was discussed earlier, there was a major redistribution of institutional aid into merit-based awards.

Self-help awards also changed as a result of MISAA. Overall college work-study awards increased both in percent of total recipients and in mean dollar amounts per award. In fact, college work-study awards became the second most common award after Pell Grants, demonstrating a major new trend in the packaging of student aid. The total number of students receiving college work-study awards increased by 18 percent, and the mean award increased by 12 percent from fall 1978 to fall 1979. Loans as part of student aid packaging showed some decrease with the proportion of recipients on National Defense Student Loans dropping by five percentage points, and the proportion of students on Guaranteed Student Loans (GSL) increasing only slightly. However, the mean GSL award increased approximately 19 percent from $1,506 to $1,787 which was the largest increase in the mean award for any type of aid.

Overall, the mean award per student remained about the same in most programs from 1978-79 to 1979-80, except in the Pell Grant program, the College Work-Study program and the Guaranteed Student Loan program. The significant decline in mean awards to recipients was in institutional need-based aid.

Table 9 below compares the average budget for all dependent undergraduate aid recipients for the two years. Although the total budgets did not increase appreciably over the two year period, the distribution of tuition, room and board, and other budgeted expenses

TABLE 9

ALL DEPENDENT UNDERGRADUATE AID RECIPIENTS: 1978-79 AND 1979-80

(1978-79 N = 5,614)
(1979-80 N = 6,056)

	1978-79		1979-80	
Student Expenses	Average Dollar Amounts	(Percent of Total Expenses)	Average Dollar Amounts	(Percent of Total Expenses)
A. Tuition and Fees	$ 3,395	(59.4%)	$ 3,417	(58.9%)
B. Room and Board	1,307	(22.9%)	1,553	(26.8%)
C. All Other Budgeted Expenses	1,011	(17.7%)	830	(14.3%)
TOTAL STUDENT EXPENSES (A+B+C)	$ 5,712	(100%)	$ 5,796	(100%)
Grants/Parental Contributions				
1. Expected Parental Contributions	$ 1,470	(25.7%)	$ 1,463	(25.2%)
2. Need Based Grants:				
Pell Grants (BEOG)	$ 438	(7.7%)	$ 668	(11.5%)
Supplemental Grants (SEOG)	181	(3.2%)	208	(3.6%)
State Grants (Including SSIG)	603	(10.6%)	610	(10.5%)
Institutional Grants	746	(13.1%)	564	(9.7%)
Total Need-Based Grants	$ 1,968	(34.5%)	$ 2,049	(35.4%)
3. Sub-Total (1+2)	$ 3,431	(60.1%)	$ 3,512	(60.6%)
Self-Help				
4. Student Employment:				
College-Work Study (CW-S)	$ 266	(4.6%)	$ 318	(5.5%)
State/Institutional Work Programs	60	(1.1%)	61	(1.0%)
Total Student Employment	$ 326	(5.7%)	$ 379	(6.5%)
5. Student Loans:				
National Direct Student Loans (NDSL)	$ 393	(6.9%)	$ 334	(5.8%)
Guaranteed Student Loans (FISL/GSL)	338	(5.9%)	354	(6.1%)
Institutional Loans	21	(0.4%)	15	(0.2%)
Total Student Loans	$ 752	(13.2%)	$ 703	(21.1%)
6. Expected Student Contributions	$ 767	(13.4%)	$ 720	(12.4%)
7. Sub-Total (4+5+6)	$ 1,845	(32.3%)	$ 1,803	(31.1%)
Other Aid				
8. Aid From All Other Sources*	$ 373	(6.5%)	$ 381	(6.6%)
TOTAL STUDENT RESOURCES (3+7+8)	$ 5,658	(99.1%)	$ 5,734	(98.9%)
BALANCE (Total Expenses - Total Resources)	$ 55	(0.9%)	$ 62	(1.1%)

* Other aid includes grants, loans and work from other federal, state, institutional and private sources.

varied significantly. Tuition, and room and board, increased approximately six percent, but other budgeted costs allowed as part of the student budget declined by 18 percent from an average of $1,011 in 1978-79 to $830 in 1979-80. Some of this decline can be accounted for partially by the increase in students residing on campus, but it also can be attributed to the careful monitoring of other allowable costs by student aid officers.

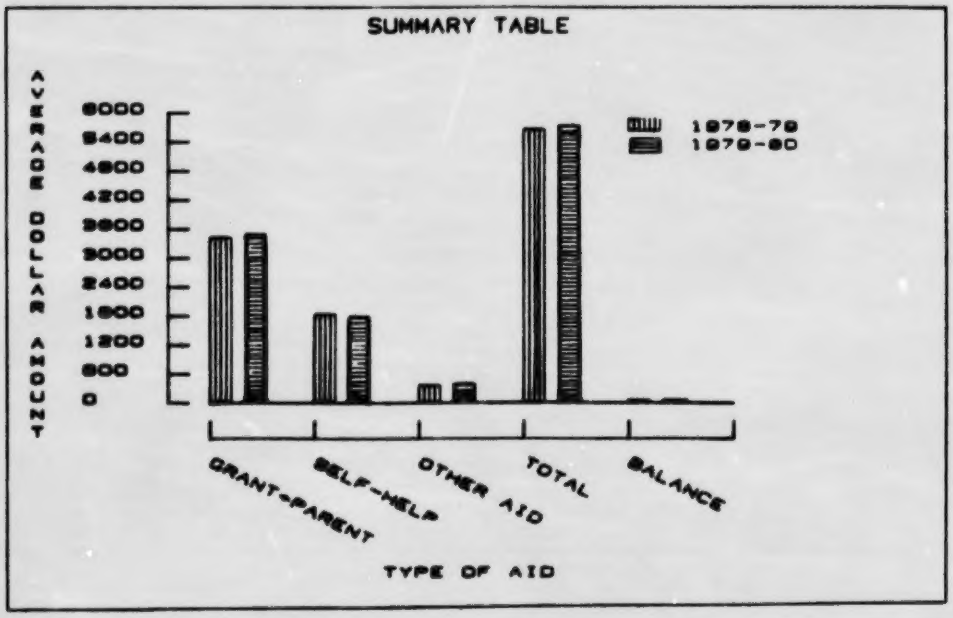
The percent of total costs covered by grants and parental contributions remained approximately the same from 1978-79 to 1979-80, averaging about 60 percent of total student costs. On the average, parental contributions remained steady from 1978-79 to 1979-80. One of the purposes of MISAA was to relieve the burden of increasing educational costs upon students and parents. This purpose was effectively accomplished, for parental contributions, on the average, did not increase in 1979-80. The real increase in grant dollars on the average came from the Pell Grant program, up $230 over the previous year. The major decline in grant programs was in institutional need-based aid which was replaced by merit-based aid.

Expected self-help decreased slightly from 1978-79 to 1979-80 both in actual dollars and as a proportion of total student budgets. On the average, the impact of MISAA was to increase work-study awards as a proportion of total self-help, while loans and expected student contributions were reduced.

Graph 9 summarizes the average distribution of student aid packages for both years. Again the major changes were in the redistribution of types of funds rather than in any overall change in the total percentage of total student budgets covered by grants and parental contributions, expected self-help and other aid.

GRAPH 9

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
ALL INCOME CATEGORIES



National averages are useful for an overview, but tend to hide the specific characteristics and differences among various groups of dependent students by parental adjusted gross income. Therefore, undergraduate dependent aid recipients were broken into eight separate groups by parental income. The groups were divided into income intervals of $6,000, starting with $0 to $6,000 up to $36,000 or more. The last category includes dependent aid recipients where there was no reported parental income.

Each of the income groups was further divided according to the three major student aid packaging patterns found within each income group for each of the two years. Sample packages then were developed by the major sources of aid within each income sub-group. A separate analysis of each of these income groups and the major packaging patterns of aid recipients within these groups follow.

Undergraduate Aid Recipients -- Dependent Students With Parental Adjusted Gross Incomes of $6,000 or Less

In 1978-79, the student records sampled in this portion of the data bank represent approximately 113,000 students. They constitute 11.8 percent of total undergraduate recipients enrolled at independent colleges and universities in 1978-79. The proportion of dependent undergraduates at this income level decreased in 1979-80 to 7.6 percent of all undergraduate recipients enrolled in the independent sector of higher education, while the total number of recipients decreased by 30 percent. In 1979-80 the NIICU sample represents approximately 79,000 such students with parental adjusted gross income of $6,000 or less.

CHART 3
DEPENDENT UNDERGRADUATE AID RECIPIENTS:
PARENTAL ADJUSTED GROSS INCOME OF $6,000 OR LESS

(1978-79 N = 8,258)
(1979-80 N = 5,754)

Student Characteristics

Sex:	Fall 1978	Fall 1979
Male	44.2%	42.3%
Female	55.8%	57.7%
Racial/Ethnic Composition:		
Black	23.4%	37.1%
Hispanic	5.7%	6.0%
Asian/Pacific Islander	6.5%	2.4%
American/Alaskan Indian	0.5%	1.2%
White	63.9%	45.7%
Unreported	0	7.6%
Academic Level:		
Freshman	32.2%	37.0%
Sophomore	25.7%	26.0%
Junior	19.9%	20.6%
Senior	18.5%	15.5%
5th Year	3.7%	0.8%

Age:	Fall 1978	Fall 1979
Average:	20.3	20.3
Registration Status:		
Full-time	96.9%	98.5%
Part-time	3.1%	1.3%
Less Than Part-time	0	0.1%
Local Residence:		
On Campus	58.2%	59.1%
Off Campus (in community)	9.9%	11.9%
At Family Home	31.9%	29.0%

Recipients Receiving Aid By Major Source of Funds

	Percent of Recipients Receiving Aid		Mean Dollar Amounts Per Recipient	
Source of Funds	1978-79	1979-80	1978-79	1979-80
Pell Grant (BEOG)	80.3%	91.7%	$1,388	$1,601
SEOG	34.5	46.9	686	645
State (need-based)	44.2	49.3	1,318	1,444
Institutional (need-based)	37.3	28.7	1,105	989
CW-S (Federal, State, Institutional, Off Campus)	40.6	46.6	735	823
NDSL	36.8	34.7	804	811
FISL/GSL	16.2	14.6	1,481	1,398

A large portion of the recipients with parental adjusted gross income below $6,000 were from minority racial and ethnic groups, accounting for approximately a third of all recipients in 1978-79 and almost half in 1979-80. Even though the total number of student at this income level declined by almost 30 percent in the two year period, the number of minority students declined by approximately 11 percent.

The characteristics of this group remained about the same for both years. Freshmen as a proportion of total recipients increased by five percentage points, while seniors as a proportion of total recipients declined by three percentage points. The proportion of students attending full-time increased slightly as did the proportion of total students residing on campus or in the community. Although the proportion of total students living at home declined slightly in 1979-80, a higher proportion of these students lived at home (29 percent) compared to the national average (20.6 percent).

The aid profile for this group differs significantly from the national profile. In general, this group received a higher percentage of Pell Grants and state need-based grants, but a smaller percentage of institutional grants, college work-study and loans compared to the national profile.

The impact of MISAA was significant for this group. The proportion of total recipients of Pell Grants increased 12 percentage points from 80 to 92 percent, and the mean award increased 15 percent from $1,388 in 1978-79 to $1,601 in 1979-80. The proportion of total recipients also increased on a variety of types of aid. In 1979-80 the proportion of total recipients increased 12 percentage points for those receiving Supplemental Educational Opportunity Grants (SEOG), five percentage points for state need-based grants, and six percentage points for college work-study awards.

Due to the increased aid from federal and state sources, the proportion of total students receiving institutional need-based grants declined nine percentage points, and the proportion of total students receiving both NDSL and GSL loans also declined slightly.

Table 10 and the graphs which follow sumarize the average student budgets for all recipients in this income group. The average budget for total student expenses increased by six percent from 1978-79 to 1979-80.

TABLE 10

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79 AND 1979-80

Parents' Adjusted Gross Income: $6,000 OR LESS

(1978-79 N = 8,258)
(1979-80 N = 5,754)

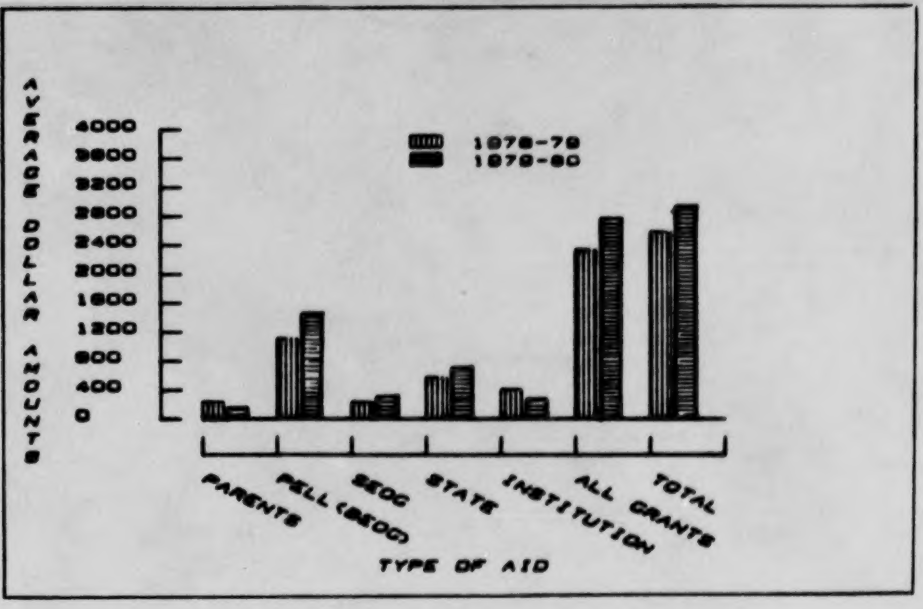
	1978-79 Average Dollar Amounts	1978-79 (Percent of Total Expenses)	1979-80 Average Dollar Amounts	1979-80 (Percent of Total Expenses)
Student Expenses				
A. Tuition and Fees	$ 2,925	(57.7%)	$ 3,023	(55.3%)
B. Room and Board	1,077	(21.3%)	1,526	(27.9%)
C. All Other Budgeted Expenses	1,065	(21.0%)	919	(16.8%)
TOTAL STUDENT EXPENSES (A+B+C)	$ 5,067	(100%)	$ 5,467	(100%)
Grants/Parental Contributions				
1. Expected Parental Contributions	$ 243	(4.8%)	$ 164	(3.0%)
2. Need Based Grants:				
Pell Grants (BEOG)	$ 1,115	(22.0%)	$ 1,471	(26.9%)
Supplemental Grants (SEOG)	237	(4.7%)	302	(5.5%)
State Grants (Including SSIG)	582	(11.5%)	711	(13.0%)
Institutional Grants	412	(8.1%)	284	(5.2%)
Total Need-Based Grants	$ 2,346	(46.3%)	$ 2,768	(50.6%)
3. Sub-Total (1+2)	$ 2,589	(51.1%)	$ 2,932	(53.6%)
Self-Help				
4. Student Employment:				
College-Work Study (CW-S)	$ 238	(4.7%)	$ 325	(5.9%)
State/Institutional Work Programs	60	(1.2%)	59	(1.1%)
Total Student Employment	$ 298	(5.9%)	$ 384	(7.0%)
5. Student Loans:				
National Direct Student Loans (NDSL)	$ 296	(5.8%)	$ 282	(5.2%)
Guaranteed Student Loans (FISL/GSL)	239	(4.7%)	205	(3.7%)
Institutional Loans	26	(0.5%)	10	(0.2%)
Total Student Loans	$ 561	(11.1%)	$ 497	(9.1%)
6. Expected Student Contributions	$ 630	(12.4%)	$ 614	(11.2%)
7. Sub-Total (4+5+6)	$ 1,489	(29.4%)	$ 1,495	(27.3%)
Other Aid				
8. Aid From All Other Sources*	$ 489	(9.7%)	$ 483	(8.8%)
TOTAL STUDENT RESOURCES (3+7+8)	$ 4,567	(90.1%)	$ 4,910	(89.8%)
BALANCE (Total Expenses - Total Resources)	$ 500	(9.9%)	$ 557	(10.2%)

* Other aid includes grants, loans and work from other federal, state, institutional and private sources.

GRAPH 10

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME LESS THAN $6000

GRANTS AND PARENTAL CONTRIBUTIONS

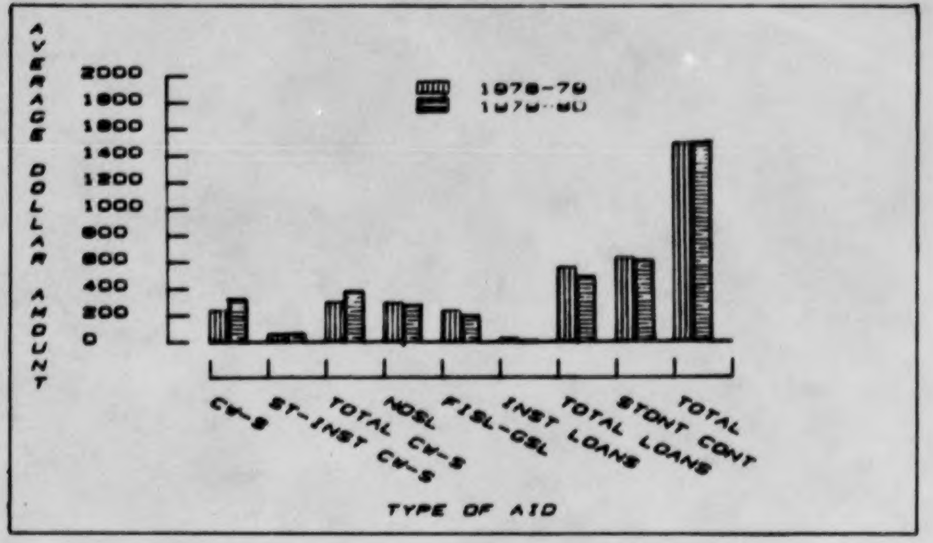


On the average, total expected parental contributions declined as a proportion of total student expenses from five percent in 1978-79 to three percent in 1979-80. Grant aid as a proportion of total expenses increased by four percentage points in 1979-80 and, on an average, covered 51 percent of total student expenses. The combination of grants and parental contributions averaged 54 percent of total student expenses in fall 1979. This average represents an increase of approximately three percentage points over 1978-79, but was still below the national average of 61 percent. However, since the national average remained steady during the two year period, a result of MISAA was to decrease the gap for this group of recipients by increasing the proportion of total student expenses covered by grant aid.

GRAPH 11

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
LESS THAN $6000

SELF HELP

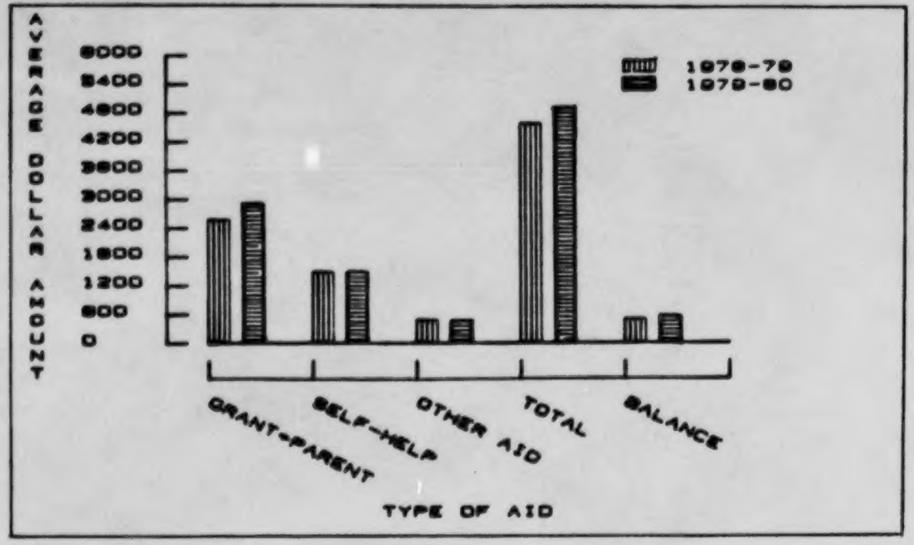


Self-help, including work, loans and expected student contributions, decreased slightly as a proportion of total student expenses from 1978-79 to 1979-80. The average total work-study award increased by 37 percent, and work-study increased slightly as a proportion of total student costs from 5.9 percent in fall 1978 to seven percent in 1979. Loans decreased as a proportion of total student costs from 11 to nine percent. Expected student contributions also declined slightly as a proportion of total budgets.

GRAPH 12

AID SOURCES FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME LESS THAN $6000

SUMMARY TABLE



Other aid, including aid from other federal, state and institutional sources, also declined as a proportion of total expenses. In spite of a major increase in aid to recipients in this group, the average unmet need increased slightly as a proportion of total student costs in 1979-80, while the average dollar amount increased by 11 percent.

Student Aid Packaging Patterns: Dependent Undergraduate Recipients With Parental Adjusted Gross Income of $6,000 or Less

TABLE 11

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE
AID RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME $6,000 OR LESS

	Number of Recipients		Percent of Recipients*	
Type of Aid	1978-79	1979-80	1978-79	1979-80
Grant Aid only	2620	1992	32%	35%
Work only	54	0	1	0
Loan only	310	0	4	0
Grant and Work only	1231	1126	15	20
Grant and Loan only	2035	1079	25	19
Work and Loan only	29	19	0	0
Grant, Work and Loan only	1979	1538	24	27
TOTALS	8258	5754	100%	100%

* Percentages may not total due to rounding.

The packaging patterns for this group varied from the national pattern. For both years, the major pattern was grant aid only. One major reason for such a large percentage of students on grant aid only at this income level was that a majority of these students lived at home. There were some changes that occurred in the other more common packaging patterns from 1978-79 to 1979-80. A combination of grant aid, loans and work became the second most common packaging pattern rather than grant aid and loan only. Furthermore, grant aid and work only became a more common packaging pattern in 1979-80 than grant and loan only.

The following tables provide three typical student aid packages based upon the three most common packaging patterns for dependent students with parental adjusted gross incomes of $6,000 or less for both years. The Pell Grant awards are in actual dollar figures because over 70 percent of the parents at this income level had no required parental contribution in either year. The rest of the dollar amounts used represent the mean dollar amount for students in each of the categories.

TABLE 12

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: PARENTAL ADJUSTED GROSS INCOME OF $6,000 OR LESS

(N = 8,258) 1978-79 Dollar Amounts Per Recipient

Grants/Parental Contributions	Grant Aid Only (32%)* Commuter	Grant and Loan Only (25%)* Resident	Grant and Work and Loan Only (24%)* Resident
1. Expected Parental Contributions	$ 0**	$ 0	$ 0
2. Need-Based Grants			
Basic Grants (BEOG)	1,600	1,600	1,600
Supplemental Grants (SEOG)	0	0	715
State Grants (Including SSIG)	1,300	1,209	0
Institutional Grants	0	634	1,383
Total Need-Based Grants	$2,900	$3,443	$3,698
3. Sub-Total (1 + 2)	$2,900	$3,443	$3,698
Self-Help			
4. Student Employment			
College Work-Study (CW-S)			$ 692
State/Institutional Work Programs			0
Total Student Employment			$ 692
5. Student Loans			
National Direct Student Loans (NDSL)		$ 825	$ 900
Guaranteed Student Loans (FISL/GSL)		0	0
Total Student Loans		$ 825	$ 900
6. Expected Student Contributions	$1,047	$ 728	$ 817
7. Sub-Total (4 + 5 + 6)	$1,047	$1,553	$2,409
Other Aid			
8. Aid From All Other Sources			
TOTAL STUDENT EXPENSES	$4,264	$5,350	$6,082
TOTAL STUDENT RESOURCES (3 + 7 + 8)	3,947	4,996	6,107
BALANCE (Total Expenses - Total Resources)	$ 317	$ 354	$ -25

*Percentage of recipients in this income group with this type of financial aid package.

** Over 70 percent of the parents in the $0 - $6,000 had no required parental contribution.

TABLE 13

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: PARENTAL ADJUSTED GROSS INCOME OF $6,000 OR LESS

(N = 5,754) 1979-80 Dollar Amounts Per Recipient

Grants/Parental Contributions	Grant Aid Only (35%)* Commuter	Grant and Work and Loan Only (27%)*	Grand and Work Only (20%)*
1. Expected Parental Contributions	$ 0	$ 0	$ 0
2. Need-Based Grants			
Basic Grants (BEOG)	$1,800	$1,800	$1,800
Supplemental Grants (SEOG)	211	755	698
State Grants (Including SSIG)	1,200	0	0
Institutional Grants	0	1,032	776
Total Need-Based Grants	$3,211	$3,587	$3,274
3. Sub-Total (1 + 2)	$3,211	$3,587	$3,274
Self-Help			
4. Student Employment			
College Work-Study (CW-S)		$ 938	$ 616
State/Institutional Work Programs		0	0
Total Student Employment		$ 938	$ 616
5. Student Loans			
National Direct Student Loans (NDSL)		$ 846	
Guaranteed Student Loans (FISL/GSL)		0	
Total Student Loans		846	
6. Expected Student Contributions	$ 723	$ 741	$ 585
7. Sub-Total (4 + 5 + 6)	$ 723	$2,525	$1,201
Other Aid			
8. Aid From All Other Sources		$ 424	
TOTAL STUDENT EXPENSES	$4,518	$6,647	$4,655
TOTAL STUDENT RESOURCES (3 + 7 + 8)	3,934	6,536	4,475
BALANCE (Total Expenses - Total Resources)	$ 584	$ 111	$ 180

*Percentage of recipients in this income group with this type of financial aid package.

In both 1978-79 and 1979-80, students on grant aid only went to colleges with lower tuitions. The average total costs for this group were well below the national average. In spite of available maximum Pell Grants and state grants, the expected student contribution ($1,047) was well above the national average of $767. The mean unmet need for this group of $317 was higher than the national average ($55), but lower than the average ($500) for all recipients in this category. In 1979-80, with increased grant awards, the mean expected student contribution dropped to $723 which was close to the national average. However, unmet need increased by 84 percent from $317 in 1978-79 to $584 in 1979-80.

This increase in unmet need could be explained by a change in reporting of real need by financial aid officers in 1979-80. Rather than adding real need by increasing the expected student contributions which seemed to occur in 1978-79, officers recorded this need as unmet need in 1979-80. For instance, if the student contribution remained at the national average of $752 for 1978-79 and the difference was added to unmet need, the average unmet need for these students in 1978-79 would have been $612 rather than $317. Thus unmet need on the average dropped from 1978-79 to 1979-80 for students on grant aid only.

Those students on grant aid and loan only (1978-79) or grant aid and work only (1979-80) had higher budgets than the grant aid only students. A majority of these students also resided on campus. Again the average budgets for these students were below the average budget nationally indicating that they were attending independent colleges with lower tuitions. On the whole grant aid increased slightly from 1978-79 to 1979-80. The mean loan in 1978-79 was $825 and the work-study award for this category of recipients was $616. Expected student contributions ($728 in 1978-79) were slightly below the national average ($752). The grant and work group had even lower mean expected student contributions ($616).

The unmet need for both of these groups was higher than the national average in each year; however, the mean unmet need ($354) for the grant and loan only group in 1978-79 was higher than for the grant and work only group ($180) in 1979-80.

Those students who had grant aid, work, and loans as part of their packages attended colleges with higher tuitions. Typically they were residents on campus and attended colleges out-of-state. Therefore, they tended to recieve Pell Grants, SEOG awards and institutional grants as a substitute for state grants which are usually not portable. On an average, the mean expected student contributions for these groups for both years were slightly above the national average. The major changes for these groups from fall 1978 to fall 1979 were an increase of the Pell Grant awards, an increase of 36 percent in work-study awards from a mean award of $692 in 1978-79 to $938 in 1979-80, and a decrease of six percent in loans from a mean NDSL loan of $900 in 1978-79 to $846 in 1979-80. The mean unmet need for students with this packaging pattern was lower than for other students with other types of student aid packages. However, the mean unmet need increased from 1978-79 from meeting total need to a mean unmet need of $111 or two percent of total student costs in 1979-80.

Overall MISAA provided recipients at this income level with more grant aid and work aid, and reduced the loan burden. On the average, expected parental and student contributions decreased, providing families in this income group with some relief. However, for the lower income student, a high unmet need to meet educational costs still remains a problem.

Undergraduate Aid Recipients -- Dependent Students With Parental Adjusted Gross Incomes Between $6,000 and $12,000

In 1978-79, the student records sampled in this portion of the data bank represent approximately 147,000 students. They constitute 15.3 percent of total undergraduate recipients enrolled at independent colleges and universities in 1978-79. The proportion of dependent undergraduates at this income level in 1979-80 decreased slightly to 14.5 percent of total undergraduate recipients enrolled in the independent sector of higher education, while the total number of recipients increased by four percent. The NIICU sample represents approximately 152,000 such students with parental adjusted gross incomes between $6,000 and $12,000.

CHART 4

DEPENDENT UNDERGRADUATE AID RECIPIENTS:

PARENTAL ADJUSTED GROSS INCOME FROM $6,000 TO $12,000

(1978-79 N = 10,695)
(1979-80 N = 11,176)

Student Characteristics

Sex:	Fall 1978	Fall 1979	Age:	Fall 1978	Fall 1979
Male	45.4%	42.3%	Average:	20.6	20.0
Female	54.6%	57.7%			
Racial/Ethnic Composition:			**Registration Status:**		
Black	16.2%	19.1%	Full-time	98.6%	97.5%
Hispanic	4.1%	5.7%	Part-time	1.3%	2.4%
Asian/Pacific Islander	3.1%	3.2%	Less Than Part-time	0.1%	0.1%
American/Alaskan Indian	0.1%	0.3%			
White	76.4%	63.9%			
Unreported	0	7.8%			
Academic Level:			**Local Residence:**		
Freshman	29.7%	34.7%	On Campus	62.6%	63.0%
Sophomore	28.5%	26.8%	Off Campus (in community)	9.5%	9.1%
Junior	23.5%	20.9%			
Senior	17.7%	16.7%	At Family Home	27.9%	27.9%
5th Year	0.6%	0.8%			

Recipients Receiving Aid By Major Source of Funds

Source of Funds	Percent of Recipients Receiving Aid 1978-79	1979-80	Mean Dollar Amounts Per Recipient 1978-79	1979-80
Pell Grant (BEOG)	79.1%	88.9%	$1,109	$1,417
SEOG	36.0	43.6	648	677
State (need-based)	53.8	57.3	1,250	1,413
Institutional (need-based)	49.1	34.2	1,306	1,142
CW-S (Federal, State, Institutional, Off Campus)	46.8	48.5	713	795
NDSL	49.2	46.2	786	824
FISL/GSL	14.9	16.7	1,338	1,404

Minority participation increased both in total number and as a proportion of total recipients in the $6,000 to $12,000 income group from 1978-79 to 1979-80. In 1979-80 the number of students reporting minority and ethnic backgrounds increased almost seven percent from approximately 40,500 recipients in 1978-79 to 43,000 in 1979-80.

The characteristics of the students remained about the same for both years. Freshmen as a proportion of total recipients increased by five percentage points, while sophomores, juniors and seniors declined as a proportion of total recipients. The proportion of recipients attending full-time declined slightly from 1978-79 to 1979-80, but most recipients were full-time students. Essentially, the proportion of students living on campus or at home remained steady. A higher percentage of these students lived at home (27.9 percent) compared to the national average (20.6 percent).

The aid profile for this group differs significantly from the national profile. Furthermore, this income group is better served by federal, state and institutional programs than the $0 to $6,000 income group. This trend was true in 1978-79 as well as in 1979-80. Overall this group received a significantly higher percentage of Pell Grants, SEOG grants, and state need-based grants than the national average. The mean award amounts for all these grant programs also increased although the major increase was in Pell Grants, up 28 percent from 1978-79 to 1979-80.

These recipients received about the same proportion of college work-study awards and National Direct Student Loans as the national average, although the percent of NDSL recipients were higher than for the $0 to $6,000 income group. The percentage of recipients receiving Guaranteed Student Loans increased slightly from 1978-79 to 1979-80; however; only 16.7 percent of the recipients from this group had a GSL compared to 23.5 percent nationally.

Although the total number of students receiving need-based institutional grants decreased by 27 percent from 1978-79, students receiving merit-based institutional awards increased by 103 percent, and mean award dollars increased by over 80 percent from 1978-79 (Table 7 above). Taking this increase of merit-based institutional grants into account, the overall decrease in the total number of students receiving institutional aid was seven percent from 1978-79 to 1979-80. This smaller decrease in total institutional aid from 1978-79 to 1979-80 can be attributed to the large increase in grant funds from federal and state sources.

Table 14 and the graphs which follow summarize the average student budgets for all recipients in the $6,000 to $12,000 income group. The average budget for total student expenses increased by nine percent from 1978-79 to 1979-80. For both years the average total budget for this group of recipients was less than the national average, but higher than the average budget for the $0 to $6,000 group, indicating that recipients fromt his group had access to a wider choice of colleges. The average tuition of these recipients in 1979-80 was $3,259, which was $158 below the national average, but $236 above the average tuition for the $0 to $6,000 income group.

TABLE 14

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79 AND 1979-80

Parents' Adjusted Gross Income: $ 6,000-$12,000

(1978-79 N = 10,695)
(1979-80 N = 11,176)

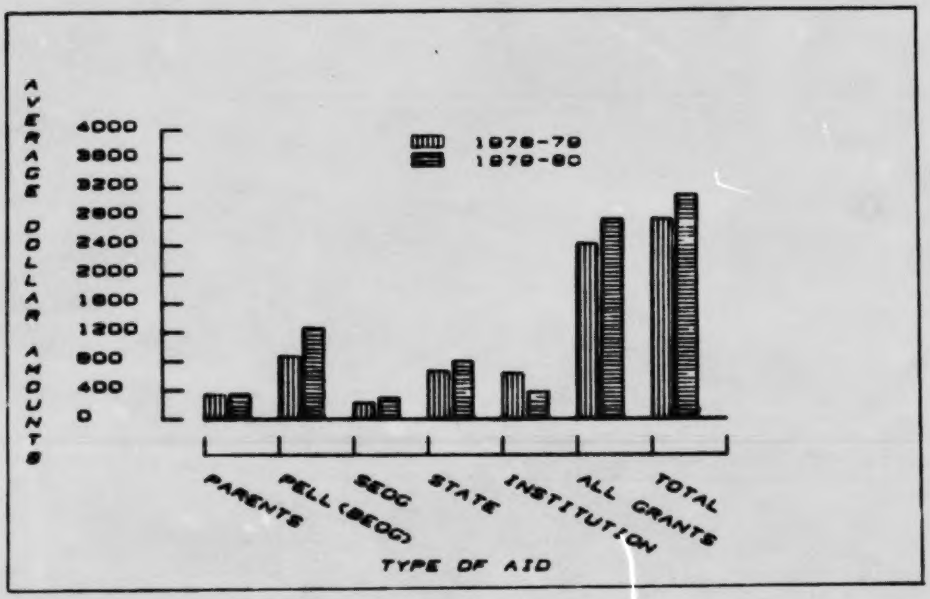
	1978-79		1979-80	
Student Expenses	Average Dollar Amounts	(Percent of Total Expenses)	Average Dollar Amounts	(Percent of Total Expenses)
A. Tuition and Fees	$ 3,055	(58.7%)	$ 3,259	(57.3%)
B. Room and Board	1,135	(21.8%)	1,535	(27.0%)
C. All Other Budgeted Expenses	1,012	(19.5%)	895	(15.7%)
TOTAL STUDENT EXPENSES (A+B+C)	$ 5,202	(100%)	$ 5,688	(100%)
Grants/Parental Contributions				
1. Expected Parental Contributions	$ 342	(6.6%)	$ 352	(6.2%)
2. Need Based Grants:				
Pell Grants (BEOG)	$ 877	(16.9%)	$ 1,260	(22.2%)
Supplemental Grants (SEOG)	233	(4.5%)	295	(5.2%)
State Grants (Including SSIG)	672	(12.9%)	810	(14.2%)
Institutional Grants	641	(12.3%)	391	(6.9%)
Total Need-Based Grants	$ 2,423	(46.6%)	$ 2,756	(48.5%)
3. Sub-Total (1+2)	$ 2,765	(53.2%)	$ 3,108	(54.6%)
Self-Help				
4. Student Employment:				
College-Work Study (CW-S)	$ 286	(5.5%)	$ 355	(6.2%)
State/Institutional Work Programs	48	(0.9%)	30	(0.5%)
Total Student Employment	$ 334	(6.4%)	$ 385	(6.8%)
5. Student Loans:				
National Direct Student Loans (NDSL)	$ 386	(7.4%)	$ 380	(6.7%)
Guaranteed Student Loans (FISL/GSL)	199	(3.8%)	235	(4.1%)
Institutional Loans	15	(0.3%)	16	(0.3%)
Total Student Loans	$ 600	(11.5%)	$ 631	(11.1%)
6. Expected Student Contributions	$ 739	(14.2%)	$ 706	(12.4%)
7. Sub-Total (4+5+6)	$ 1,673	(32.2%)	$ 1,722	(30.3%)
Other Aid				
8. Aid From All Other Sources*	$ 400	(7.7%)	$ 463	(8.1%)
TOTAL STUDENT RESOURCES (3+7+8)	$ 4,838	(93.0%)	$ 5,293	(93.1%)
BALANCE (Total Expenses - Total Resources)	$ 364	(7.0%)	$ 395	(6.9%)

* Other aid includes grants, loans and work from other federal, state, institutional and private sources.

GRAPH 13

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
$6000 TO $12,000

GRANTS AND PARENTAL CONTRIBUTIONS

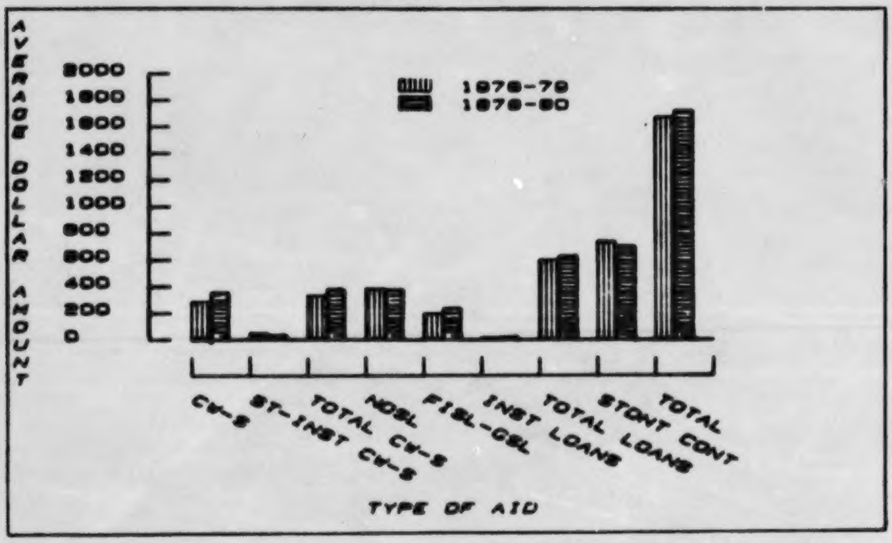


On the average, the expected parental contributions remained steady as a proportion of total student expenses from 1978-79 to 1979-80. Grant aid as a proportion of total expenses increased two percentage points in 1979-80 and, on an average, covered 49 percent of total student expenses. The combination of grants and parental contributions averaged 55 percent of total student expenses in 1979-80. This average represents an increase of approximately one percentage point over 1978-79, but is still below the national average of 61 percent. However, a result of MISAA was to lessen slightly the gap for this group of recipients by increasing the proportion of total student expenses covered by grant aid.

GRAPH 14

AID SOURCES FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME $6000 TO $12,000

SELF HELP

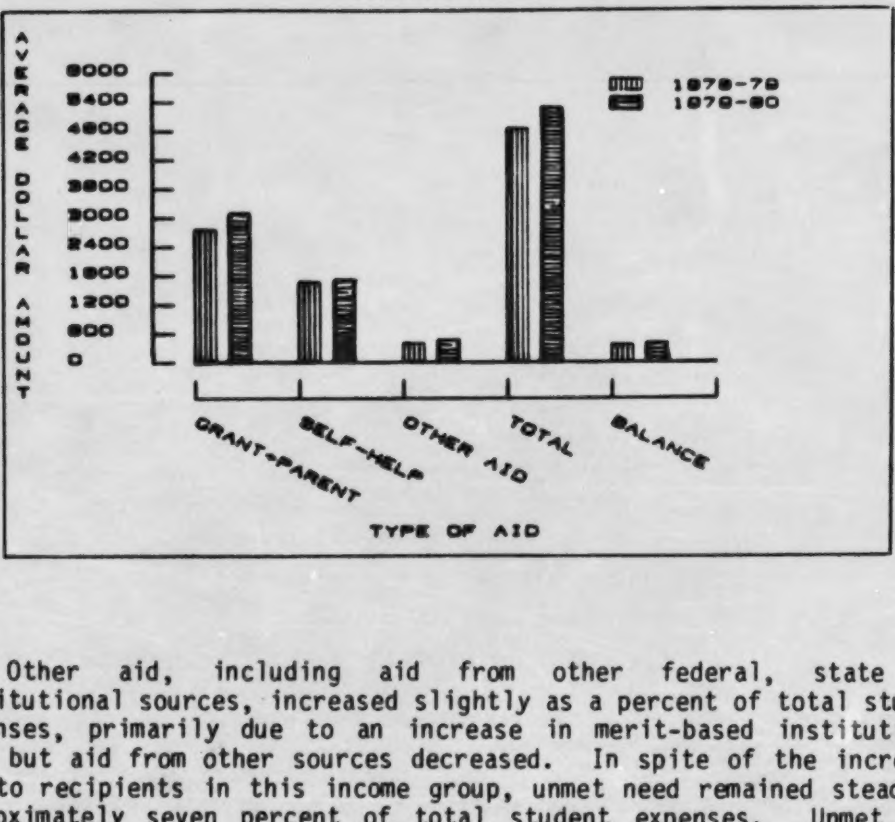


Self-help, including work, loans and expected student contributions, as a proportion of total student expenses, decreased by two percentage points from 1978-79 to 1979-80. The primary reason for this decrease was because of a reduction in the expected student contributions both in absolute dollars and as a proportion of total cost. Work-study and loans remained relatively steady as a proportion of total student budgets, indicating a decline in the rate of growth in these sources of self-help for this income group.

GRAPH 15

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
$6000 TO $12,000

SUMMARY TABLE



Other aid, including aid from other federal, state and institutional sources, increased slightly as a percent of total student expenses, primarily due to an increase in merit-based institutional aid, but aid from other sources decreased. In spite of the increased aid to recipients in this income group, unmet need remained steady at approximately seven percent of total student expenses. Unmet need averaged $395 per recipient, significantly higher than the national average ($62), but an average of $162 less than the unmet need for the $0 to $6,000 income group.

Student Aid Packaging Patterns: Dependent Undergraduate Aid Recipients With Parental Adjusted Gross Incomes Between $6,000 and $12,000

This group of aid recipients, the third largest group of dependent aid recipients at independent colleges and universities, was best served by a variety of state and federal programs.

TABLE 15

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE AID RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME $6,000-$12,000

	Number of Recipients		Percent of Recipients*	
Type of Aid	1978-79	1979-80	1978-79	1979-80
Grant Aid only	2621	3003	25%	27%
Work only	0	0	0	0
Loan only	108	35	1	0
Grant and Work only	1595	1918	15	17
Grant and Loan only	2977	2778	28	25
Work and Loan only	18	64	0	1
Grant, Work and Loan only	3376	3378	32	30
TOTALS	10,695	11,176	100%	100%

* Percentages may not total due to rounding

For this group, a combination of grant aid, loans and work was the most common aid package for both years, except that this packaging pattern declined from 32 percent to 30 percent as a proportion of total recipients from 1978-79 to 1979-80. There were some changes in the other more common packaging patterns from 1978-79 to 1979-80. Grant aid only became the second most typical packaging pattern rather than grant aid and loan only. Grant aid and loan only became the third most typical pattern in 1979-80 rather than grant aid only.

The tables below exemplify typical financial aid packages for each of these patterns in 1978-79 and 1979-80. In some of these cases, the Pell Grant awards are in actual dollar figures because a majority of the parents had no required parental contribution. The rest of the awards represent the mean dollar amount for students by source of funds in each of these categories.

TABLE 16

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: PARENTAL ADJUSTED GROSS INCOME FROM $6,000 TO $12,000

(N = 10,695) 1978-79 Dollar Amounts Per Recipient

Grants/Parental Contributions	Grant and Work and Loan Only (32%)*	Grant and Loan Only (28%)*	Grant Aid Only (25%)* Commuter
1. Expected Parental Contributions	$ 574	$ 690	$ 0**
2. Need-Based Grants			
Basic Grants (BEOG)	$1,074	$1,139	$1,600
Supplemental Grants (SEOG)	668	0	0
State Grants (Including SSIG)	0	1,243	1,007
Institutional Grants	1,084	0	0
Total Need-Based Grants	$2,826	$2,382	$2,607
3. Sub-Total (1 + 2)	$3,400	$3,072	$2,607
Self-Help			
4. Student Employment			
College Work-Study (CW-S)	$ 736		
State/Institutional Work Programs	0		
Total Student Employment	$ 736		
5. Student Loans			
National Direct Student Loans (NDSL)	$ 825	$ 781	
Guaranteed Student Loans (FISL/GSL)	0	0	
Total Student Loans	$ 825	$ 781	
6. Expected Student Contributions	$ 714	$ 895	$ 777
7. Sub-Total (4 + 5 + 6)	$2,275	$1,676	$ 777
Other Aid			
8. Aid From All Other Sources		$ 555	
TOTAL STUDENT EXPENSES	$5,847	$5,513	$4,247
TOTAL STUDENT RESOURCES (3 + 7 + 8)	5,675	5,303	3,384
BALANCE (Total Expenses - Total Resources)	$ 172	$ 210	$ 863

*Percentage of recipients in this income group with this type of financial aid package.
** A majority of the parents in this group had no required parental contribution.

In both years recipients with a combination of grant aid, work and loans attended colleges with higher tuitions and higher total student expense budgets. Most of these students resided on campus, and tended to go to out-of-state colleges. Therefore, their grant packages tended to include Pell Grants, SEOG awards and institutional need-based grants. Similar to the $0 to $6,000 income group, the major change from 1978-79 to 1979-80 was the increase in total mean grant awards, up 17 percent from 1978-79. Parental contributions were held steady and, therefore, declined as a proportion of total student costs. The mean work-study award increased by 13 percent and expected student contributions by seven percent. Overall, the loan burden remained steady in absolute dollars, but decreased as a proportion of total student budgets. Unmet need also remained steady, but declined as a proportion of total student expenses. Overall, since the mean total budget increased 11 percent from fall 1978 to fall 1979, the financial burden upon parents was reduced, and total unmet need decreased slightly.

TABLE 17

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: PARENTAL ADJUSTED GROSS INCOME FROM $6,000 TO $12,000

(N = 11,176) 1979-80 Dollar Amounts Per Recipient

Grants/Parental Contributions	Grant and Work and Loan Only (30%)*	Grant Aid Only (27%)* Commuter	Grant and Loan Only (25%)*
1. Expected Parental Contributions	$ 575	$ 0	$ 0**
2. Need-Based Grants			
Basic Grants (BEOG)	$1,402	$1,800	$1,800
Supplemental Grants (SEOG)	722	0	0
State Grants (Including SSIG)	0	1,165	1,357
Institutional Grants	1,196	0	0
Total Need-Based Grants	$3,320	$2,965	$3,157
3. Sub-Total (1 + 2)	$3,895	$2,965	$3,157
Self-Help			
4. Student Employment			
College Work-Study (CW-S)	$ 833		
State/Institutional Work Programs	0		
Total Student Employment	$ 833		
5. Student Loans			
National Direct Student Loans (NDSL)	$ 818		$ 824
Guaranteed Student Loans (FISL/GSL)	0		0
Total Student Loans	$ 818		$ 824
6. Expected Student Contributions	$ 766	$ 611	$ 753
7. Sub-Total (4 + 5 + 6)	$1,584	$ 611	$1,577
Other Aid			
8. Aid From All Other Sources			$ 858
TOTAL STUDENT EXPENSES	$6,483	$4,582	$5,919
TOTAL STUDENT RESOURCES (3 + 7 + 8)	6,312	3,576	5,592
BALANCE (Total Expenses - Total Resources)	$ 171	$1,006	$ 327

*Percentage of recipients in this income group with this type of financial aid package

** A majority of the parents in this group had no required parental contribution.

In both 1978-79 and 1979-80, students on grant aid only attended colleges with lower tuitions and lower student budgets, and a majority of these students resided at home. The average total student budget for this group was much lower than the national average. As with the $0 to $6,000 income group, unmet need was highest for students with this packaging pattern.

Although the mean total student expense budget increased by eight percent from 1978-79 to 1979-80, and total grant aid increased by 14 percent, unmet need appeared to increase as a percent of the total student budget as it occurred in the $0 to $6,000 income group. However, expected student contributions decreased by over 21 percent from $777 in 1978-79 to $611 in 1979-80. If the recording of student contributions remained the same for both years and the difference was applied to unmet need for the 1978-79 group, unmet need as a percent of total costs remained steady.

Students on grant aid and loan only attended colleges with higher tuitions than the grant aid only group, but with lower tuitions than the grant aid, work and loan group. The major impact of MISAA upon this group was that a majority of parents no longer had an expected contribution. Overall, the total mean grant awards increased by $775 in 1979-80, up 33 percent from the previous year. The increase came primarily in Pell Grants and state-need-based grants. Institutional merit-based awards also increased significantly, up 77 percent from 1978-79 to 1979-80 (Table 7 above).

For this group expected student contributions decreased by 16 percent from 1979-80 leading to an apparent increase in unmet need. The mean loan award increased slightly from 1978 to 1979. Overall, the impact of MISAA for this group was a lessening of the financial burden upon parents and students through a significant increase in grant aid from various sources. However, unmet need increased slightly from 1978-79 to 1979-80.

Overall, MISAA provided recipients with parental incomes between $6,000 and $12,000 with more grant and work-study awards, reduced expected student contributions, and no increases in parental contributions as a proportion of total student expenses. Loan aid was also held steady, reducing the future financial burden on students. Although the average unmet need for this group was significantly lower than for the $0 to $6,000 income group, unmet need still remained a problem for this group of lower-income aid recipients.

Undergraudate Aid Recipients -- Dependent Students With Parental Adjusted Gross Incomes from $12,000 to $18,000

In 1978-79, the student records sampled in this portion of the data bank represent approximately 169,000 students. They constitute 17.6 percent of total undergraduate recipients enrolled at independent colleges and universities in 1978-79. The proportion of dependent undergraduates at this income level in 1979-80 decreased by two percentage points to 15.5 percent of total undergraduate recipients enrolled in the independent sector of higher education, while the total number of recipients declined by three percent. The NIICU sample represents

represents approximately 163,000 such students with parental adjusted gross incomes between $12,000 and $18,000.

CHART 5
DEPENDENT UNDERGRADUATE AID RECIPIENTS:
PARENTAL ADJUSTED GROSS INCOME FROM $12,000 TO $18,000

(1978-79 N = 12,300)
(1979-80 N = 11,955)

Student Characteristics

Sex:	Fall 1978	Fall 1979	**Age:**	Fall 1978	Fall 1979
Male	49.4%	45.4%	Average:	19.8	19.8
Female	50.6%	54.5%			
Racial/Ethnic Composition:			**Registration Status:**		
Black	10.8%	11.0%	Full-time	98.5%	98.9%
Hispanic	3.5%	3.6%	Part-time	1.5%	1.0%
Asian/Pacific Islander	2.6%	2.8%	Less Than Part-time	0	0.2%
American/Alaskan Indian	0.3%	0.2%			
White	82.8%	72.7%			
Unreported	0	9.8%			
Academic Level:			**Local Residence:**		
Freshman	32.6%	34.1%	On Campus	65.1%	67.1%
Sophomore	26.2%	25.1%	Off Campus (in community)	9.3%	9.6%
Junior	20.9%	21.6%			
Senior	18.7%	17.9%	At Family Home	25.6%	23.3%
5th Year	1.6%	1.4%			

Recipients Receiving Aid By Major Source of Funds

	Percent of Recipients Receiving Aid		Mean Dollar Amounts Per Recipient	
Source of Funds	1978-79	1979-80	1978-79	1979-80
Pell Grant (BEOG)	47.8%	78.4%	$ 760	$1,072
SEOG	31.2	39.8	656	724
State (need-based)	55.3	56.0	1,330	1,395
Institutional (need-based)	56.0	45.5	1,293	1,305
CW-S (Federal, State, Institutional, Off Campus)	48.3	53.0	720	835
NDSL	52.0	46.0	817	839
FISL/GSL	19.6	21.3	1,477	1,433

This group of recipients comprised the second largest group of aid recipients attending independent colleges and universities in 1979-80. There was little change in the proportion of students by racial/ethnic composition from fall 1978 to fall 1979. There was a major increase of females on aid as a proportion of total recipients, up four percentage points in 1979-80. Other characteristics of recipients remained about the same, except that there was an increase of freshman recipients as a proportion of total recipients, and a slight decrease in sophomores and seniors as a proportion of total recipients. A slightly higher proportion of total recipients resided on campus in fall 1979 than in fall 1978.

The aid profile for this group differs significantly from the national profile. Furthermore, this group is where MISAA made a major difference, since lower income groups were fairly well covered by Pell Grants previous to the Middle Income Student Assistance Act. Pell Grant recipients increased dramatically, up 59 percent from approximately 81,000 in 1978-79 to 128,000 in 1979-80. The mean Pell Grant award per recipient also increased dramatically, up $312 or 41 percent from fall 1978.

The percent of recipients receiving SEOG awards and state need-based awards also increased as a proportion of total recipients and in the mean award per recipient. Although the percent of total recipients on need-based institutional aid declined by 21 percent from 1978-79 to 1979-80, the mean award per recipient increased somewhat. The total number or recipients receiving merit-based institutional awards increased by 47 percent from fall 1978 to fall 1979 (Table 7 above). Therefore, by combining recipients on both need-based and merit-based institutional aid, the decrease in the total number of recipients was 10 percent from 1978-79 to 1979-80. This decrease can be attributed to the dramatic increase in Pell Grants and significant increases in SEOG awards.

The total number of recipients on college work-study awards increased six percent and the mean award increased by 16 percent. The percent of recipients receiving NDSL loans decreased as a proportion of total recipients while the proportion of total recipients receiving GSL loans increased slightly. Overall, the major increase in total grant dollars helped to reduce the loan burden for this income group.

Table 18 and the graphs which follow summarize the average student budgets for all recipients in the $12,000 to $18,000 income group. The average student budget of $5,418 was below the national average of $5,712 in 1978-79. However, the average student budget for 1979-80 of $6,007 well exceeded the national average of $5,796, indicating that MISAA provided students from this income range with a wider range of choice among independent colleges and universities.

TABLE 18

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79 AND 1979-80

Parents' Adjusted Gross Income: $12,000-$18,000

(1978-79 N = 12,300)
(1979-80 N = 11,955)

	1978-79		1979-80	
Student Expenses	Average Dollar Amounts	(Percent of Total Expenses)	Average Dollar Amounts	(Percent of Total Expenses)
A. Tuition and Fees	$ 3,204	(59.1%)	$ 3,530	(58.8%)
B. Room and Board	1,201	(22.2%)	1,592	(26.5%)
C. All Other Budgeted Expenses	1,012	(18.7%)	885	(14.7%)
TOTAL STUDENT EXPENSES (A+B+C)	$ 5,418	(100.0%)	$ 6,007	(100.0%)
Grants/Parental Contributions				
1. Expected Parental Contributions	$ 923	(17.0%)	$ 883	(14.7%)
2. Need Based Grants:				
Pell Grants (BEOG)	$ 364	(6.7%)	$ 840	(14.0%)
Supplemental Grants (SEOG)	205	(3.8%)	288	(4.8%)
State Grants (Including SSIG)	735	(13.6%)	781	(13.0%)
Institutional Grants	724	(13.4%)	594	(9.9%)
Total Need-Based Grants	$ 2,028	(37.4%)	$ 2,503	(41.7%)
3. Sub-Total (1+2)	$ 2,951	(54.5%)	$ 3,386	(56.4%)
Self-Help				
4. Student Employment:				
College-Work Study (CW-S)	$ 295	(5.4%)	$ 377	(6.3%)
State/Institutional Work Programs	53	(1.0%)	66	(1.1%)
Total Student Employment	$ 348	(6.4%)	$ 443	(7.4%)
5. Student Loans:				
National Direct Student Loans (NDSL)	$ 425	(7.8%)	$ 386	(6.4%)
Guaranteed Student Loans (FISL/GSL)	289	(5.3%)	306	(5.1%)
Institutional Loans	19	(0.4%)	13	(0.2%)
Total Student Loans	$ 733	(13.5%)	$ 705	(11.7%)
6. Expected Student Contributions	$ 781	(14.5%)	$ 800	(13.3%)
7. Sub-Total (4+5+6)	$ 1,868	(34.5%)	$ 1,948	(32.4%)
Other Aid				
8. Aid From All Other Sources*	$ 368	(6.8%)	$ 464	(7.7%)
TOTAL STUDENT RESOURCES (3+7+8)	$ 5,187	(95.7%)	$ 5,798	(96.5%)
BALANCE (Total Expenses - Total Resources)	$ 231	(4.3%)	$ 210	(3.5%)

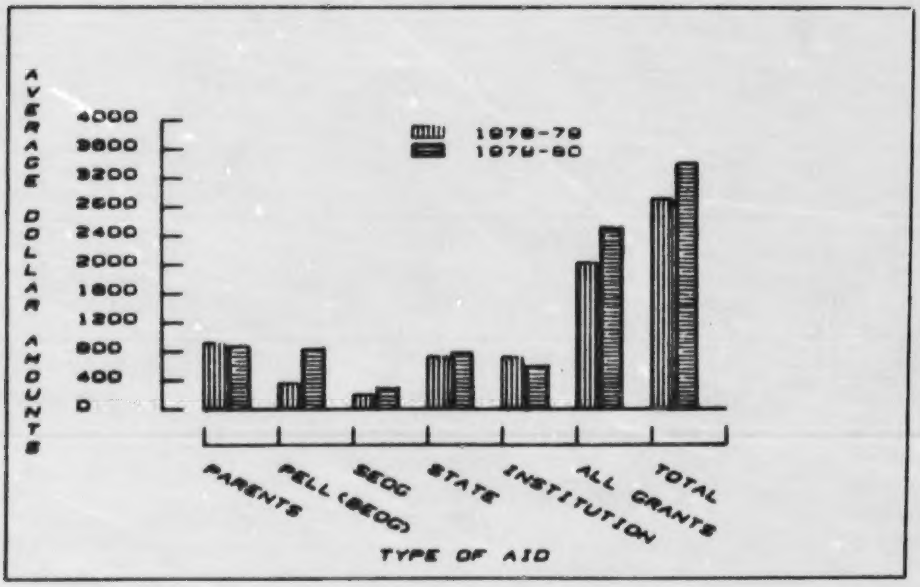
* Other aid includes grants, loans and work from other federal, state, institutional and private sources.

This income group was also targeted under MISAA. In 1978-79 Pell Grants generally were available to parents with adjusted gross incomes up to $15,000, thus slightly less than half of the students qualified for a Pell Grant. In 1979-80, as a result of MISAA, the whole group generally qualified. As a result, nearly eight out of ten students in this income group received a Pell Grant. One of the outcomes of increasing eligibility for this income group was to reduce significantly the burden upon parents. Expected parental contributions declined by five percent, although total educational costs increased by 11 percent. As a proportion of total buget, the parental share decreased from an average of 17 percent in fall 1978 to 14.7 percent in 1978-79.

GRAPH 16

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
$12.000 TO $18.000

GRANTS AND PARENTAL CONTRIBUTIONS

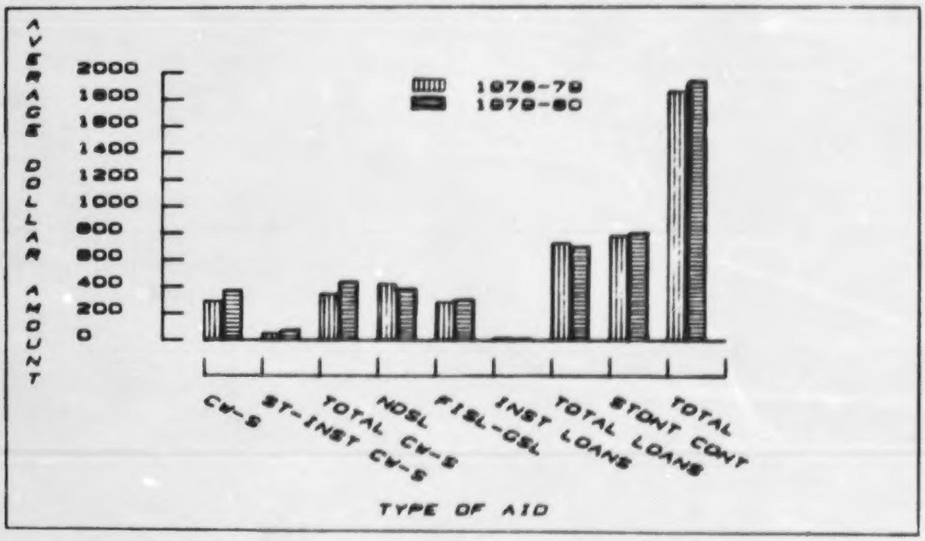


Grant aid as a proportion of total student budgets increased by four percentage points, from 37.4 percent to 41.7 percent. Total average grant awards, however, increased by 23 percent. The major increase in grant aid was in Pell Grants. The average award was up 130 percent in 1979-80. Pell Grants also increased as a proportion of total student costs from 6.7 percent to 14 percent. Other increases pale compared to Pell Grants, but SEOG awards increased as a share of total student expenses, and the average award for state grants increased slightly, although state need-based aid remained steady as a share of total student expenses. On the whole, the combination of grants and parental contributions increased 56.4 percent of the total student budget in 1979-80, still below the national average, but significant in terms of the relief provided to parents in this income range.

GRAPH 17

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
$12,000 TO $18,000

SELF HELP

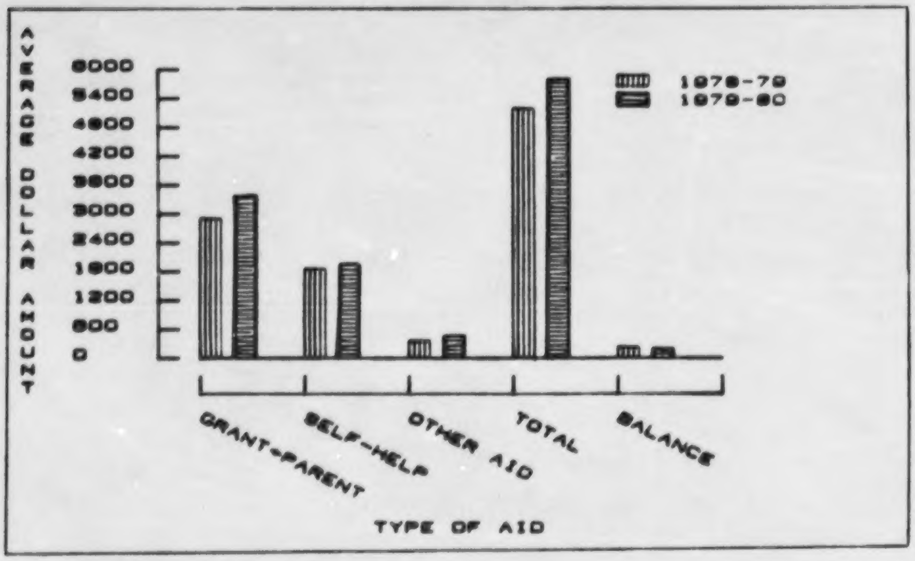


Self-help, including work, loans and expected student contributions, as a proportion of total student expenses, decreased by two percentage points from fall 1978 to fall 1979. The main reason for this decrease was the decline in student loans both in absolute dollars and as a proportion of total student budgets. Work-study awards increased as a proportion of total costs, and although the average student contribution increased in absolute dollars, it declined as a proportion of total student budgets. The required self-help as a proportion of total student expenses declined to 32 percent, bringing it much closer to the national average of 31 percent.

GRAPH 18

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
$12,000 TO $18,000

SUMMARY TABLE



Other aid, including aid from other federal, state and institutional sources, increased slightly as a percent of total student expenses, due to an increase in merit-based institutional aid; however, aid from other sources declined. Unmet need for this group also declined both in actual dollars and as a proportion of total student expenses, although it remained well above the national average.

Student Aid Packaging Patterns: Dependent Undergraduate Aid Recipients With Parental Adjusted Gross Incomes Between $12,000 and $18,000

The three major packaging patterns for recipients in the $12,000 to $18,000 group remained the same for both years. The primary packaging pattern was a combination of grants, loan and work, followed by grant and loan only, and finally, grant aid only. The only change was that the proportion of total recipients receiving the fourth most common aid package -- grant aid and work -- increased by five percentage points from fall 1978 to fall 1979.

TABLE 19

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE AID RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME $12,000-$18,000

	Number of Recipients		Percent of Recipients*	
Type of Aid	1978-79	1979-80	1978-79	1979-80
Grant Aid only	2603	2479	21%	21%
Work only	51	43	0	0
Loan only	195	52	2	0
Grant and Work only	1488	2040	12	17
Grant and Loan only	3603	3110	29	26
Work and Loan only	29	68	0	1
Grant, Work and Loan only	4331	4163	35	35
TOTALS	12,300	11,955	100%	100%

* Percentages may not total due to rounding.

The tables below exemplify typical financial aid packages for each of these typical patterns for both years. The dollar amounts used represent the mean dollar amount for students by source of funds in each of these categories.

For both years, the trends in packaging were consistent with the findings in other income groups. Students with a combination of grant aid, work and loans attended colleges with higher tuitions and higher total expense budgets. They resided on campus and tended to go out-of-state to college. Therefore, their grant packages tended to include Pell Grants, SEOG awards, and institutional grants as a substitute for state need-based grants. Similar to the previous income groups, the major change in their packages from 1978-79 to 1979-80 was the increase in total mean grant awards, up 24 percent from 1978-79. Parental contributions increased slightly for this group, but declined as a percent of total student expenses.

TABLE 20

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: PARENTAL ADJUSTED GROSS
INCOME FROM $12,000 TO $18,000

(N = 12,300) 1978-79 Dollar Amounts Per Recipient

Grants/Parental Contributions	Grant and Work and Loan Only (35%)*	Grant and Loan Only (29%)*	Grant Aid Only (21%)*
1. Expected Parental Contributions	$ 892	$1,753	$1,583
2. Need-Based Grants			
Basic Grants (BEOG)	$ 778	0	$ 786
Supplemental Grants (SEOG)	657	0	0
State Grants (Including SSIG)	0	1,322	1,643
Institutional Grants	1,264	679	0
Total Need-Based Grants	$2,699	$2,001	$2,429
3. Sub-Total (1 + 2)	$3,591	$3,754	$4,012
Self-Help			
4. Student Employment			
College Work-Study (CW-S)	$ 704		
State/Institutional Work Programs	0		
Total Student Employment	$ 704		
5. Student Loans			
National Direct Student Loans (NDSL)	$ 814	$ 849	
Guaranteed Student Loans (FISL/GSL)	0	0	
Total Student Loans	$ 814	$ 849	
6. Expected Student Contributions	$ 800	$ 788	$ 946
7. Sub-Total (4 + 5 + 6)	$2,318	$1,637	$ 946
Other Aid			
8. Aid From All Other Sources			
TOTAL STUDENT EXPENSES	$5,923	$5,681	$5,209
TOTAL STUDENT RESOURCES (3 + 7 + 8)	5,909	5,391	4,958
BALANCE (Total Expenses - Total Resources)	$ 14	$ 290	$ 251

*Percentage of recipients in this income group with this type of financial aid package

The mean work-study award for these recipients increased by 21 percent while expected student contributions remained steady. The mean NDSL award declined both in absolute dollars and as a proportion of total student expenses. On the whole, students with this type of aid package were best served and generally had their full need met. The negative balance of approximately $100 means that there was some borrowing against parental contributions.

Those students with grant aid and loan only as part of their student aid packages had lower average budgets than the grant, work and loan group. They also did not fare as well on the average. The mean expected parental contributions dropped 88 percent from 1978-79 to 1979-80. Pell Grant awards were found in a majority of financial aid packages in 1979-80, whereas a majority of these recipients did not qualify in 1978-79. Total grant aid increased approximately 16 percent, but with the decline in expected parental contributions, the combination of grant and parental contributions decreased by 13 percent from a mean of $3,754 in 1978-79 to $3,258 in 1979-80. Institutional merit-based awards also increased significantly, with a majority of recipients in this group receiving such an award in 1979-80 compared to 1978-79.

TABLE 21

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: PARENTAL ADJUSTED GROSS INCOME FROM $12,000 TO $18,000

(N = 11,955) 1979-80 Dollar Amounts Per Recipient

	Grant and Work and Loan Only (35%)*	Grant and Loan Only (26%)*	Grant Aid Only (21%)*
Grants/Parental Contributions			
1. Expected Parental Contributions	$ 947	$ 931	$1,076
2. Need-Based Grants			
Basic Grants (BEOG)	$1,099	$1,049	$1,027
Supplemental Grants (SEOG)	752	0	0
State Grants (Including SSIG)	0	1,278	1,380
Institutional Grants	1,500	0	0
Total Need-Based Grants	$3,351	$2,327	$2,407
3. Sub-Total (1 + 2)	$4,298	$3,258	$3,483
Self-Help			
4. Student Employment			
College Work-Study (CW-S)	$ 851		
State/Institutional Work Programs	0		
Total Student Employment	$ 851		
5. Student Loans			
National Direct Student Loans (NDSL)	$ 795	$ 895	
Guaranteed Student Loans (FISL/GSL)	0	0	
Total Student Loans	$ 795	$ 895	
6. Expected Student Contributions	$ 803	$ 842	$ 969
7. Sub-Total (4 + 5 + 6)	$2,449	$1,737	$ 969
Other Aid			
8. Aid From All Other Sources		$ 688	$ 316
TOTAL STUDENT EXPENSES	$6,648	$6,109	$5,285
TOTAL STUDENT RESOURCES (3 + 7 + 8)	6,747	5,683	4,768
BALANCE (Total Expenses - Total Resources)	$ -99	$ 426	$ 517

*Percentage of recipients in this income group with this type of financial aid package.

Student contributions and loan awards remained steady as a proportion of total student expenses. Overall, unmet need increased slightly from five to seven percentage points as a proportion of total student costs, indicating the gap between the required parental contribution and the availability of sufficient grant aid to offset the unmet need.

Students on grant aid only attended colleges with lower tuitions, had lower student budgets and the highest unmet need in spite of MISAA. The main reason for this gap was the decline in expected parental contributions, down 54 percent from fall 1978. Even with increased grant aid from Pell Grants and institutional merit-based grants, these students lost ground. Unmet need for this group doubled in actual dollars, and increased from five percent as a proportion of total student expenses in 1978-79 to 10 percent in 1979-80.

Overall, MISAA provided students from this income group with a tremendous increase in grant aid by providing them with eligibility for Pell Grants. Expected parental contributions declined, and work-study awards increased. Students who had a combination of grant aid, work, and loans as a part of their aid package had their full need met. However, for particular groups of recipients with different types of packages, their unmet need increased from 1978 to 1979, because increased grant aid did not fill the gap created by lower expected parental contributions and total student expenses.

Undergraduate Aid Recipients -- Dependent Students With Parental Adjusted Gross Incomes Between $18,000 and $24,000

In 1978-79, the student records sampled in this portion of the data bank represent approximately 158,000 students. They constitute 16.5 percent of total undergraduate recipients enrolled at independent colleges and universities in 1978-79. The proportion of dependent undergraduates at this income level in 1979-80 increased slightly to 16.9 percent of the total undergraduate recipients enrolled in the independent sector of higher education. The total number of recipients increased by 12.3 percent in 1979-80. The NIICU sample represents approximately 178,000 such students with parental adjusted gross incomes between $18,000 and $24,000.

CHART 6

DEPENDENT UNDERGRADUATE AID RECIPIENTS:
PARENTAL ADJUSTED GROSS INCOME FROM $18,000 TO $24,000

(1978-79 N = 11,554)
(1979-80 N = 13,041)

Student Characteristics

Sex:	Fall 1978	Fall 1979
Male	46.9%	46.7%
Female	53.1%	53.3%
Racial/Ethnic Composition:		
Black	5.0%	7.5%
Hispanic	2.6%	2.7%
Asian/Pacific Islander	2.6%	2.3%
American/Alaskan Indian	0.1%	0
White	89.7%	78.4%
Unreported	0	9.0%
Academic Level:		
Freshman	32.8%	36.2%
Sophomore	28.4%	26.1%
Junior	21.3%	19.3%
Senior	16.2%	17.7%
5th Year	1.3%	0.7%

Age:	Fall 1978	Fall 1979
Average:	19.6	19.6
Registration Status:		
Full-time	99.2%	99.0%
Part-time	0.8%	0.8%
Less Than Part-time	0	0.1%
Local Residence:		
On Campus	70.7%	67.2%
Off Campus (in community)	9.0%	8.4%
At Family Home	20.3%	24.4%

Recipients Receiving Aid By Major Source of Funds

	Percent of Recipients Receiving Aid		Mean Dollar Amounts Per Recipient	
Source of Funds	1978-79	1979-80	1978-79	1979-80
Pell Grant (BEOG)	15.1%	68.0%	$ 552	$ 800
SEOG	23.8	30.0	734	734
State (need-based)	43.1	50.7	1,370	1,344
Institutional (need-based)	59.3	47.7	1,440	1,393
CW-S (Federal, State, Institutional, Off Campus)	44.4	48.6	714	818
NDSL	52.2	43.0	829	834
FISL/GSL	26.4	23.6	1,536	1,571

This group of recipients comprised the largest group of aid recipients in independent colleges and universities in 1979-80. The number of students reporting minority and ethnic backgrounds increased by 36 percent from fall 1978 to fall 1979.

There were a few changes in the characteristics of students in this income group from 1978-79 to 1979-80. Freshmen and seniors on aid increased in total numbers and as a percent of total recipients. Although there was an increase in the total number of sophomores and juniors on aid, their percentage as a proportion of total recipients declined slightly. One of the major changes, however, was the increased number of students who resided at home, up 35 percent from 1978-79.

The aid profile for this income group changed significantly from fall 1978 to fall 1979. This income group also was targeted for relief under MISAA, since they were ineligible for Pell Grants previously. Pell Grant recipients increased dramatically, up 406 percent from approximately 24,000 in 1978-79 to 121,000 in 1979-80. The mean award also increased by $248 or 45 percent from fall 1978.

The percent of total recipients receiving SEOG awards and state grants also increased, although the mean awards remained about the same from one year to the next. The number of students receiving institutional need-based grants declined by 9.6 percent from 1978-79 to 1979-80; however, merit-based institutional grants to this group increased by 45 percent (Table 7 above). When both these groups are added together, the total number of recipients in this group receiving institutional awards actually increased by 4.3 percent from 1978-79 to 1979-80.

The total number of recipients on college work-study also increased, and the mean work-study award was up $104 or 15 percent in 1979-80. One of the impacts of MISAA was to reduce the loan burden to students at this income level. There was a decline in the total percentage of recipients as a proportion of total recipients taking either NDSL loans or GSL loans from 1978 to 1979. This decline in the proportion of total students receiving loans can be attributed to the major increase in grant aid available to students from this income group as a direct result of MISAA.

Table 22 and the graphs which follow summarize the average student budgets for all recipients in the $18,000 to $24,000 income group, The average student budget increased five percent from 1978-79 to 1979-80. It varied only slightly from the $12,000 to $18,000 income group, probably an indication that this group was finding it more difficult to finance college expenses and, therefore, their choice of colleges was somewhat limited. This is also the only group that increased residence at home when the trend among all other groups was to increase on-campus residence. Nearly half of this group of recipients had another sibling in college. Ninety-eight percent of the Pell Grant recipients in this group with parental income above $19,000 had another sibling attending college, whereas those students with parental incomes below $19,000 tended to have only one child in college.

TABLE 22

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79 AND 1979-80

Parents' Adjusted Gross Income: $18,000-$24,000

(1978-79 N = 11,554)
(1979-80 N = 13,041)

	1978-79		1979-80	
Student Expenses	Average Dollar Amounts	(Percent of Total Expenses)	Average Dollar Amounts	(Percent of Total Expenses)
A. Tuition and Fees	$ 3,365	(59.5%)	$ 3,518	(59.2%)
B. Room and Board	1,326	(23.5%)	1,570	(26.4%)
C. All Other Budgeted Expenses	961	(17.0%)	853	(14.4%)
TOTAL STUDENT EXPENSES (A+B+C)	$ 5,652		$ 5,941	(100%)
Grants/Parental Contributions				
1. Expected Parental Contributions	$ 1,668	(29.5%)	$ 1,467	(24.7%)
2. Need Based Grants:				
Pell Grants (BEOG)	$ 84	(1.5%)	$ 544	(9.2%)
Supplemental Grants (SEOG)	175	(3.1%)	220	(3.7%)
State Grants (Including SSIG)	590	(10.4%)	681	(11.5%)
Institutional Grants	854	(15.1%)	664	(11.2%)
Total Need-Based Grants	$ 1,703	(30.1%)	$ 2,109	(35.5%)
3. Sub-Total (1+2)	$ 3,371	(59.6%)	$ 3,576	(60.2%)
Self-Help				
4. Student Employment:				
College-Work Study (CW-S)	$ 259	(4.6%)	$ 330	(5.6%)
State/Institutional Work Programs	58	(1.0%)	67	(1.1%)
Total Student Employment	$ 317	(5.6%)	$ 397	(6.7%)
5. Student Loans:				
National Direct Student Loans (NDSL)	$ 433	(7.7%)	$ 359	(6.0%)
Guaranteed Student Loans (FISL/GSL)	405	(7.2%)	371	(6.2%)
Institutional Loans	34	(0.6%)	17	(0.3%)
Total Student Loans	$ 872	(15.4%)	$ 747	(12.6%)
6. Expected Student Contributions	$ 770	(13.6%)	$ 772	(13.0%)
7. Sub-Total (4+5+6)	$ 1,959	(34.7%)	$ 1,916	(32.3%)
Other Aid				
8. Aid From All Other Sources*	$ 299	(5.3%)	$ 391	(6.6%)
TOTAL STUDENT RESOURCES (3+7+8)	$ 5,629	(99.6%)	$ 5,883	(99.0%)
BALANCE (Total Expenses - Total Resources)	$ 23	(0.4%)	$ 57	(1.0%)

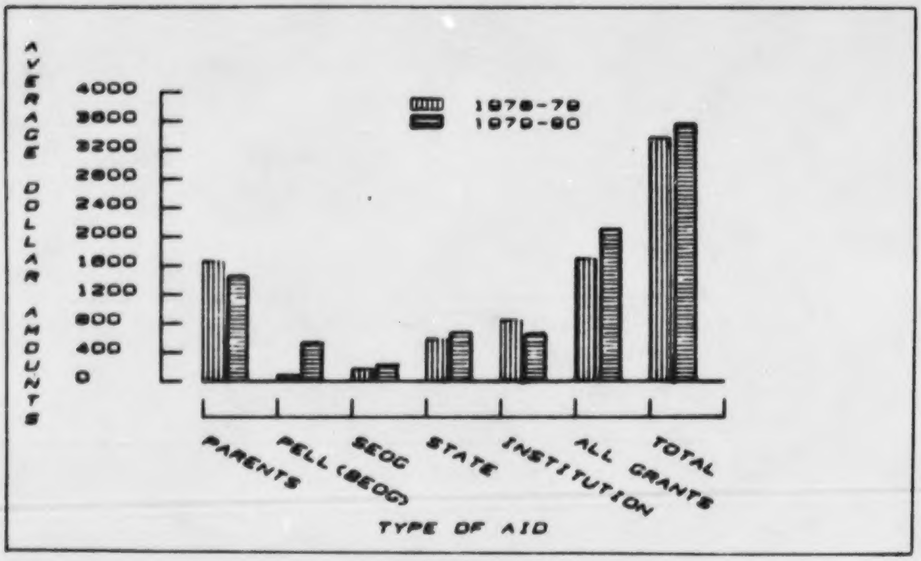
* Other aid includes grants, loans and work from other federal, state, institutional and private sources.

As with the $12,000 to $18,000 income group, one of the outcomes of providing eligibility to this income group for the Pell Grant program was to reduce significantly the financial burden upon parents. Expected parental contributions declined by 12 percent even though total student costs increased by five percent. As a percent of total budget, the parental share decreased from an average of 29.5 percent in fall 1978 to 24.7 percent in fall 1979.

GRAPH 19

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
$18,000 TO $24,000

GRANTS AND PARENTAL CONTRIBUTIONS

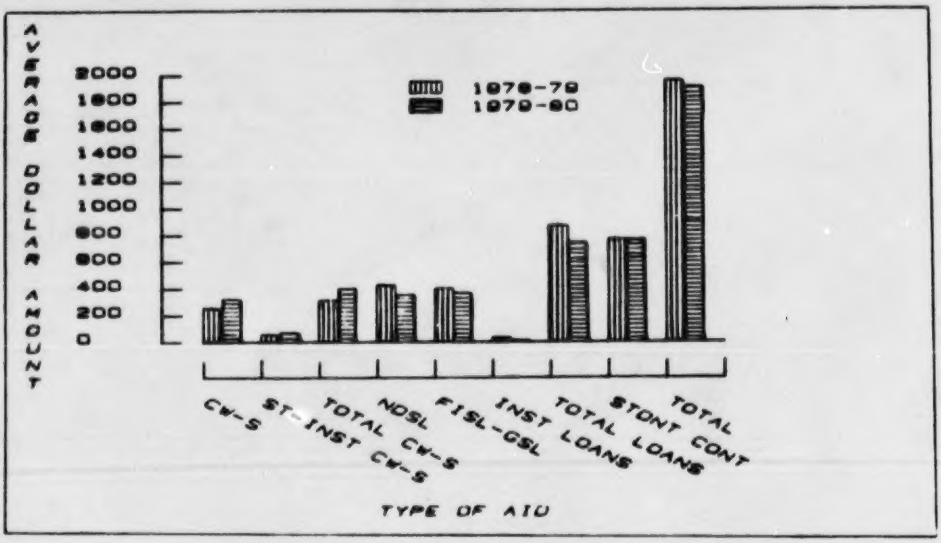


Grant aid increased by 23 percent from 1978-79 to 1979-80. As a proportion of total student expenses, it increased from 30.1 percent to 35.5 percent of total student expenses. The major increase was in Pell Grants, although SEOG awards and state need-based grants also increased both in average award amounts and as a proportion of total expenses. Although the combination of grants and parental contributions as a proportion of total student expenses increased only slightly from fall 1979 to fall 1980, the distribution between expected parental contributions and grant aid changed rather dramatically from one year to the next. The major impact of MISAA upon this group was to provide real relief to parents.

GRAPH 20

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
$18,000 TO $24,000

SELF HELP

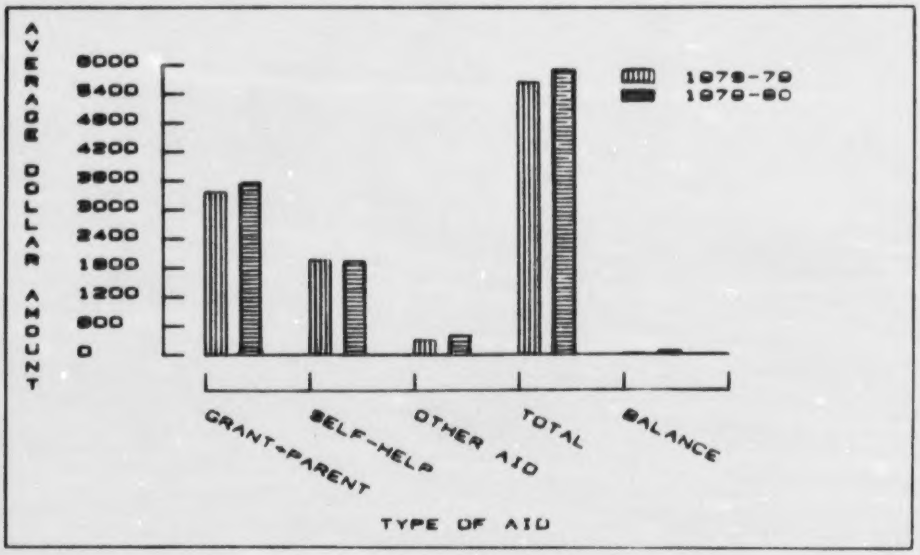


Self-help, including work, loans and expected student contributions, as a proportion of total student expenses decreased by more than two percentage points from fall 1978 to fall 1979. The primary reason for this decrease was a decline in student loans both in absolute dollars and as a proportion of total student expenses. Total loans as a proportion of total costs dropped approximately three percentage points, and the average loan amount declined by 14 percent from 1978-79 to 1979-80. Work-study awards increased as a proportion of total student costs and in average grant amount. Expected student contributions remained about steady as a proportion of total student costs. The required self-help for this income group was among the highest before MISAA. As a result of MISAA, self-help as a proportion of total student expenses declined to 32 percent, bringing it much closer to the national average of 31 percent.

GRAPH 21

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
$18,000 TO $24,000

SUMMARY TABLE



Other aid, including aid from other federal, state and institutional sources, increased 31 percent, although it increased only slightly as a proportion of total student expenses. This increase is due to additional merit-based institutional aid. Aid from other sources declined. Unmet need for this group remained steady at approximately one percent of total student expenses, about the same as the national average.

Student Aid Packaging Patterns: Dependent Undergraduate Aid Recipients With Parental Adjusted Gross Incomes Between $18,000 and $24,000

TABLE 23

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE
AID RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME $18,000-$24,000

	Number of Recipients		Percent of Recipients*	
Type of Aid	1978-79	1979-80	1978-79	1979-80
Grant Aid only	2175	2991	19%	24%
Work only	43	19	0	0
Loan only	594	189	5	1
Grant and Work only	1057	1901	9	15
Grant and Loan only	3741	3585	32	27
Work and Loan only	242	135	2	1
Grant, Work and Loan only	3702	4221	32	32
TOTALS	11,554	13,041	100%	100%

* Percentages may not total due to rounding

There were some changes in the three major packaging patterns for recipients in the $18,000 to $24,000 income group from fall 1978 to fall 1979. The combination of grant aid, work, and loans became the primary packaging pattern followed by grant aid and loan only, and grant aid only. Grant and loan only was the most common packaging pattern in 1978-79. The proportion of total recipients in this category with this packaging pattern declined by five percentage points in 1979-80.

The tables below exemplify typical financial aid packages for each of these patterns for both years. The dollar amounts used represent the mean dollar amount for students by source of funds in each of the categories.

For both years, the trends in financial aid packaging were consistent with the findings in all other income categories. Students with a combination of grant aid, work, and loans attended colleges with higher total expense budgets. They resided on campus and tended to go to college out-of-state. Therefore, their grant packages tended to include Pell Grants, SEOG awards and institutional grants as a substitute for state need-based grants. Similar to the income groups previously analyzed, the major changes in their packages from 1978-79 to 1979-80 was the increase in total mean grant awards, up 28 percent over 1978-79. The mean expected parental contributions also declined 10 percent during this period even though the mean total student expenses increased by seven percent.

TABLE 24

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: PARENTAL ADJUSTED GROSS INCOME FROM $18,000 TO $24,000

(N = 11,554) 1978-79 Dollar Amounts Per Recipient

	Grant and Loan Only (32%)*	Grant and Work and Loan Only (32%)*	Grant Aid Only (19)*
Grants/Parental Contributions			
1. Expected Parental Contributions	$1,637	$1,430	$2,487
2. Need-Based Grants			
Basic Grants (BEOG)	0	0	0
Supplemental Grants (SEOG)	0	740	0
State Grants (Including SSIG	0	0	1,668
Institutional Grants	$1,747	$1,607	0
Total Need-Based Grants	$1,747	$2,347	$1,668
3. Sub-Total (1 + 2)	$3,384	$3,777	$4,155
Self-help			
4. Student Employment			
College Work-Study (CW-S)		$ 709	
State/Institutional Work Programs		0	
Total Student Employment		$ 709	
5. Student Loans			
National Direct Student Loans (NDSL)	$ 806	$ 835	
Guaranteed Student Loans (FISL/GSL)	0	0	
Total Student Loans	$ 806	$ 835	
6. Expected Student Contributions	$ 750	$ 698	$ 963
7. Sub-Total (4 + 5 + 6)	$1,556	$2,242	$ 963
Other Aid			
8. Aid From All Other Sources	$ 784	$ 376	$ 390
TOTAL STUDENT EXPENSES	$5,939	$6,154	$5,524
TOTAL STUDENT RESOURCES (3 + 7 + 8)	5,724	6,397	5,508
BALANCE (Total Expenses - Total Resources)	$ 215	$ -243	$ 16

*Percentage of recipients in this income group with this type of financial aid package

TABLE 25

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: PARENTAL ADJUSTED GROSS INCOME FROM $18,000 TO $24,000

(N = 13,041) 1979-80 Dollar Amounts Per Recipient

Grants/Parental Contributions	Grant and Work and Loan Only (32%)*	Grant and Loan Only (27%)*	Grant Aid Only (24%)*
1. Expected Parental Contributions	$1,284	$1,597	$1,649
2. Need-Based Grants			
Basic Grants (BEOG)	$ 810	$ 770	$ 800
Supplemental Grants (SEOG)	719	0	0
State Grants (Including SSIG)	0	0	1,304
Institutional Grants	1,485	1,399	0
Total Need-Based Grants	$3,014	$2,169	$2,104
3. Sub-Total (1 + 2)	$4,298	$3,766	$3,753
Self-help			
4. Student Employment			
College Work-Study (CW-S)	$ 790		
State/Institutional Work Programs	0		
Total Student Employment	$ 790		
5. Student Loans			
National Direct Student Loans (NDSL)	$ 797	$ 824	
Guaranteed Student Loans (FISL/GSL)	0	0	
Total Student Loans	$ 797	$ 824	
6. Expected Student Contributions	$ 546	$ 970	$ 828
7. Sub-Total (4 + 5 + 6)	$2,133	$1,794	$ 828
Other Aid			
8. Aid From All Other Sources	$ 364	$ 472	$ 137
TOTAL STUDENT EXPENSES	$6,578	$6,051	$5,083
TOTAL STUDENT RESOURCES (3 + 7 + 8)	6,795	6,032	4,718
BALANCE (Total Expenses - Total Resources)	$ -217	$ 19	$ 365

*Percentage of recipients in this income group with this type of financial aid package.

The mean work-study award for this group increased 11 percent from $709 to $790 while the mean NDSL award declined by five percent. The mean student contribution for this group also declined dramatically, down 22 percent from $698 in 1978-79 to $546 in 1979-80. This group was best served by a variety of aid sources. The negative balance of $217 beyond total student expenses indicates some borrowing against the expected parental contribution.

The students with grant aid and loan only, the second largest group, had lower average budgets than the grant, loan and work group. The mean expected parental contribution for this group declined by two percent, while total mean grant aid increased 24 percent from 1978-79 to 1979-80. The mean NDSL award dropped slightly, but the mean expected student contribution increased almost 30 percent from $750 in 1978-79 to $970 in 1979-80. Other aid, particularly institutional merit-based aid, also increased. Unmet need also declined from a mean of $215 in 1978-79 to $19 in 1979-80.

The grant aid only group had the lowest budget and did not fare as well as the other two groups. This group increased its proportion of total recipients by five percentage points, from 19 percent in fall 1978 to 24 percent in 1979-80. The average budget for this group also declined by seven percent indicating that this group chose colleges with even lower tuitions on the average than the year before. Nearly half of this group resided at home.

The mean expected parental contribution for this group declined almost 34 percent from 1978-79 to 1979-80, while mean total grant aid increased by 26 percent. Mean student contributions also decreased by 14 percent. The result was similar for this group as for the $12,000 to $18,000 group with grant aid only. Although MISAA provided relief to parents, the increase in grant aid only could not offset the gap created by lower expected parental and student contributions. Thus the mean unmet need for this group in 1979-80 ($365) far exceeded the unmet need in 1978-79 ($19). However, expected parental contributions probably were unrealistic in 1978-79, and overall, MISAA did provide some relief.

In general, MISAA provided students from this income group with a large increase in grant aid by expanding eligibility to the Pell Grant program. Students with grant aid, loan and work as part of their aid package had their aid needs fully met, while those on grant aid only had increased unmet need due to the gap caused by lower expected parental and student contributions.

Undergraduate Aid Recipients -- Dependent Students With Parental Adjusted Gross Incomes Between $24,000 and $30,000

In 1978-79, the student records sampled in this portion of the data bank represent approximately 117,000 students. They constitute 12.2 percent of total undergraduate recipients enrolled at independent colleges and universities in 1978-79. The proportion of dependent undergraduates at this income level in 1979-80 increased slightly to 12.9 percent of total undergraduate recipients enrolled in the independent sector, while the total number of recipients increased by 15 percent in 1979-80. The NIICU sample represents approximately 135,000 such students with parental adjusted gross incomes between $24,000 and $30,000.

CHART 7

DEPENDENT UNDERGRADUATE AID RECIPIENTS:
PARENTAL ADJUSTED GROSS INCOME FROM $24,000 TO $30,000

(1978-79 N = 8,581)
(1979-80 N = 10,037)

Student Characteristics

Sex:	Fall 1978	Fall 1979	Age:	Fall 1978	Fall 1979
Male	48.3%	52.4%	Average:	19.7	19.7
Female	51.7%	47.6%			
Racial/Ethnic Composition:			**Registration Status:**		
Black	4.9%	5.0%	Full-time	99.5%	99.1%
Hispanic	1.7%	3.0%	Part-time	0.5%	0.8%
Asian/Pacific Islander	2.6%	2.4%	Less Than Part-time	0	0.1%
American/Alaskan Indian	0	0.7%			
White	90.8%	79.5%			
Unreported	0	9.2%			
Academic Level:			**Local Residence:**		
Freshman	29.4%	31.7%	On Campus	75.6%	76.4%
Sophomore	29.3%	30.2%	Off Campus (in community)	10.2%	8.9%
Junior	21.6%	20.2%			
Senior	18.4%	17.1%	At Family Home	14.2%	14.8%
5th Year	1.3%	0.8%			

Recipients Receiving Aid By Major Source of Funds

	Percent of Recipients Receiving Aid		Mean Dollar Amounts Per Recipient	
Source of Funds	1978-79	1979-80	1978-79	1979-80
Pell Grant (BEOG)	3.8%	46.0%	$ 617	$ 662
SEOG	14.1	19.2	737	769
State (need-based)	35.4	39.4	1,526	1,367
Institutional (need-based)	63.9	54.4	1,421	1,331
CW-S (Federal, State, Institutional, Off Campus)	46.0	45.2	715	809
NDSL	45.4	44.5	782	842
FISL/GSL	27.5	28.7	1,570	1,701

There were few changes in the characteristics of this group from 1978-79 to 1979-80. Males increased as a proportion of total recipients. Minority participation at this income level among those students reporting racial and ethnic backgrounds increased by 39 percent. Aid recipients by class remained fairly steady as a proportion of total recipients, except for a small increase in freshman as a proportion of total recipients. There was a slight increase in the proportion of total students residing on campus.

The aid profile for recipients from higher income groups also varied from the national profile. On the whole, they received less federal and state need-based grants, and more institutional grant aid. The reason for the major increase in Pell Grant awards from 3.8 percent of total recipients in 1978-79 to 46 percent in 1979-80, was due to the increased family size offset allowed as a result of MISAA. All Pell Grant recipients in this group had another sibling in college. Although there was a tremendous increase in Pell Grant recipients, the mean award remained fairly steady from fall 1978 to fall 1979. Since students with Pell Grants composed almost half of all recipients at this income level, it is an indication that colleges generally were aiding students (54 percent) who were ineligible for Pell Grant awards

Although the proportion of total students receiving SEOG awards increased by five percentage points from 14.1 to 19.2 percent, the total percent of students receiving an SEOG award was below the national average (31.3 percent). The proportion of total students receiving state grants also increased by four percentage points, from 35 to 39 percent, but the total percent of students with state grants was below the national average (47 percent). The mean state award also declined by 10 percent from fall 1978 to fall 1979.

General institutional need-based grants were extended to students not eligible for Pell Grants (54 percent of total recipients). However, the proportion of total students on institutional need-based aid declined by less than two percentage points from fall 1978 to fall 1979. The total number of students receiving institutional merit-based grants increased by 93 percent (Table 7 above). Therefore, when both these groups are added together, the total number or recipients in this group receiving institutional awards actually increased by over 12 percent during this period.

Although the mean college work-study award increased by 15 percent, the proportion of total recipients on college work-study declined slightly. The mean award for NDSL increased by seven percent while the proportion of total recipients with NDSL declined slightly. This group, however, had more reliance on GSL. The proportion of total recipients with a GSL increased slightly, and the mean award increased by eight percent from 1978-79 to 1979-80.

Table 26 and the graphs which follow summarize the average student budgets for all recipients in the $24,000 to $30,000 income group. The average student budget increased by nine percent from 1978-79 to 1979-80. Students at this income level had access to a wider choice of colleges; therefore, their average budgets were higher than the national average ($5,796).

TABLE 26

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79 AND 1979-80

Parents' Adjusted Gross Income: $24,000-$30,000

(1978-79 N = 8,581)
(1979-80 N = 10,037)

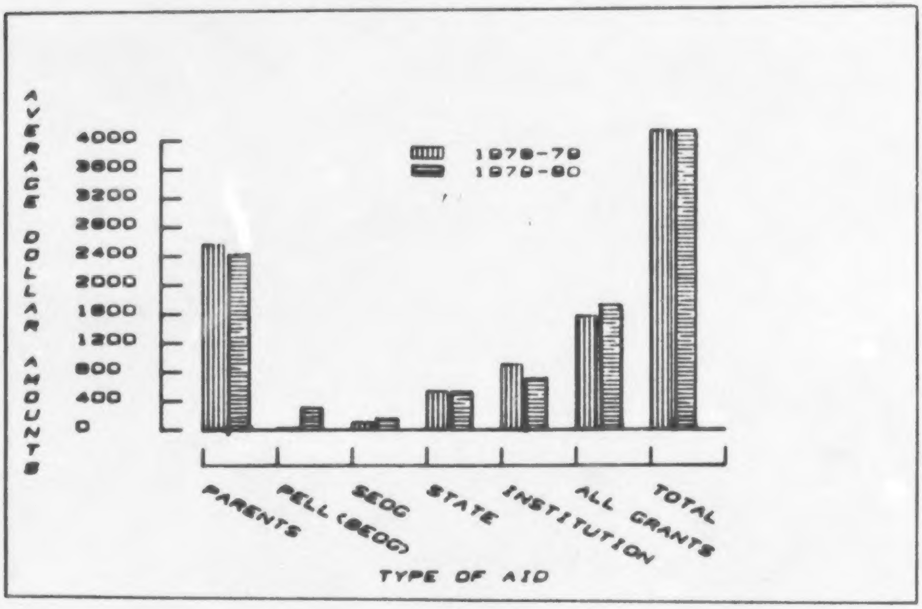
	1978-79		1979-80	
Student Expenses	Average Dollar Amounts	(Percent of Total Expenses)	Average Dollar Amounts	(Percent of Total Expenses)
A. Tuition and Fees	$ 3,617	(60.7%)	$ 3,915	(60.2%)
B. Room and Board	1,431	(24.0%	1,736	(26.7%)
C. All Other Budgeted Expenses	906	(15.2%)	849	(13.1%)
TOTAL STUDENT EXPENSES (A+B+C)	$ 5,955	(100%)	$ 6,499	(100%)
Grants/Parental Contributions				
1. Expected Parental Contributions	$ 2,567	(43.1%	$ 2,441	(37.6%)
2. Need Based Grants:				
Pell Grants (BEOG)	$ 24	(0.4%)	$ 304	(4.7%)
Supplemental Grants (SEOG)	104	(1.7%)	148	(2.3%)
State Grants (Including SSIG)	540	(9.1%)	538	(8.3%)
Institutional Grants	908	(15.2%)	724	(11.1%)
Total Need-Based Grants	$ 1,576	(26.5%)	$ 1,714	(26.4%)
3. Sub-Total (1+2)	$ 4,143	(69.6%)	$ 4,155	(63.9%)
Self-Help				
4. Student Employment:				
College-Work Study (CW-S)	$ 256	(4.3%)	$ 302	(4.6%)
State/Institutional Work Programs	73	(1.2%)	64	(1.0%)
Total Student Employment	$ 329	(5.5%)	$ 366	(5.6%)
5. Student Loans:				
National Direct Student Loans (NDSL)	$ 355	(6.0%)	$ 374	(5.8%)
Guaranteed Student Loans (FISL/GSL)	432	(7.3%)	488	(7.5%)
Institutional Loans	14	(0.2%)	18	(0.3%)
Total Student Loans	$ 801	(13.5%)	$ 880	(13.5%)
6. Expected Student Contributions	$ 754	(12.7%)	$ 821	(12.6%)
7. Sub-Total (4+5+6)	$1,884	(31.6%)	$ 2,067	(31.8%)
Other Aid				
8. Aid From All Other Sources*	$ 298	(5.0%)	$ 427	(6.6%)
TOTAL STUDENT RESOURCES (3+7+8)	$6,325	(106.2%)	$ 6,649	(102.3%)
BALANCE (Total Expenses - Total Resources)	$ -370	(6.2%)	$ -150	(2.3%)

* Other aid includes grants, loans and work from other federal, state, institutional and private sources.

GRAPH 22

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
$24.000 TO $30.000

GRANTS AND PARENTAL CONTRIBUTIONS



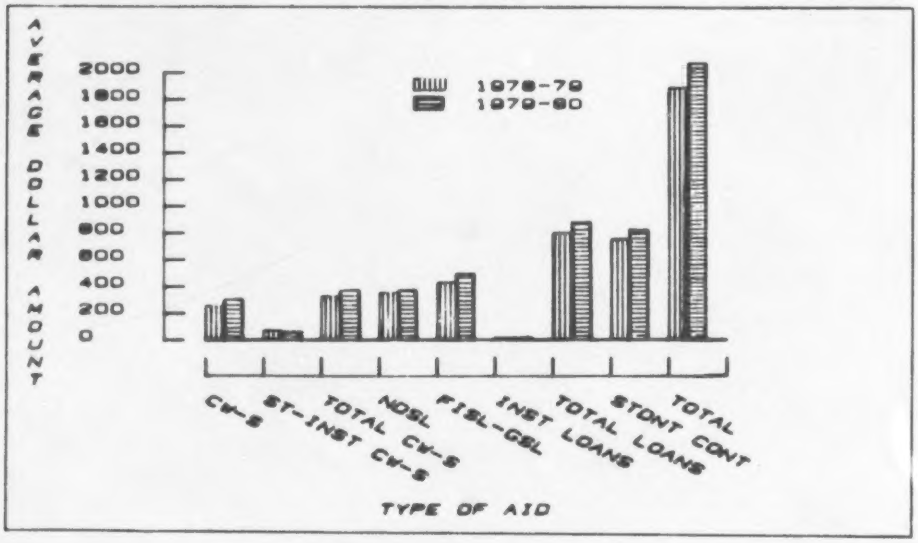
MISAA had a significant impact upon this group, particularly for the parents with more than one child in college. The average expected parental contribution declined by five percent, while total student budgets increased nine percent from fall 1978 to fall 1979. Thus the parental share as a proportion of total student costs declined 5.5 percantage points from 43.1 percent in 1978-79 to 37.9 percent in 1979-80.

Grant aid as a proportion of total student budgets remained steady, although the average dollar amount increased approximately nine percent. Thus, the combination of grants and expected parental contributions as a proportion of total student costs for this group dropped almost six percentage points, from 69.6 percent in 1978-79 to 63.9 percent in 1979-80. This decrease was due to the lowering of parental contributions without sufficiently increasing grant aid to cover the difference.

GRAPH 23

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
$24,000 TO $30,000

SELF HELP

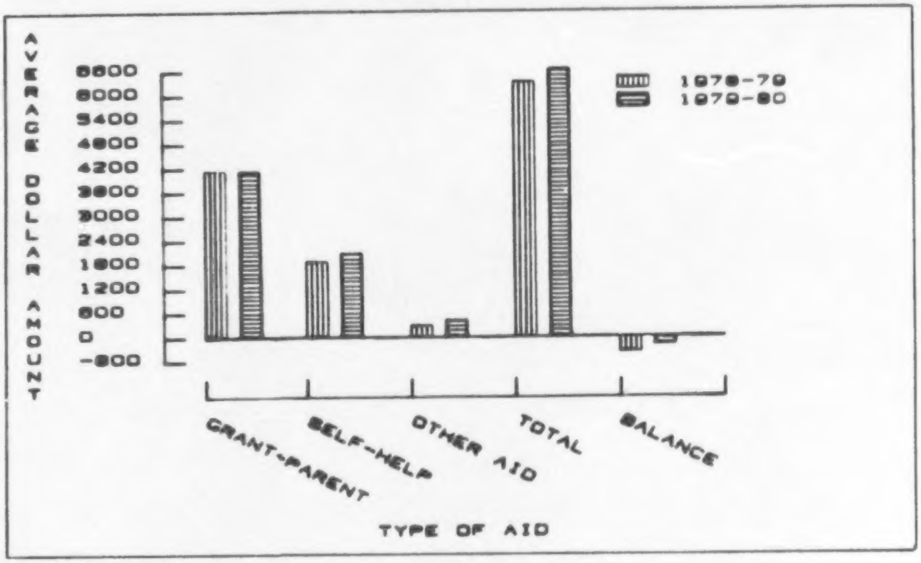


Self-help, including work, loans and student contributions, remained steady as a proportion of total student expenses from fall 1978 to fall 1979. Although the total dollar amounts for each of these categories increased -- work, loans and expected student contributions -- they remained steady as a proportion of total student expenses over the two-year period.

GRAPH 24

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
$24,000 TO $30,000

SUMMARY TABLE



Other aid, including aid from other federal, state and institutional sources, increased slightly from five to 6.6 percent as a proportion of total student budgets. The average award increased 43 percent from fall 1978 to fall 1979. This increase was due mainly to an increase in institutional merit-based awards. The negative balance of $370 in 1978-79 and $150 in 1979-80 indicates that MISAA provided some real relief to families in this group by reducing the need to borrow against parental contributions by an average of $220 or 59 percent. Thus negative unmet need dropped from 6.2 percent of total student expenses in 1978-79 to 2.3 percent in 1979-80.

Student Aid Packaging Patterns: Dependent Undergraduate Aid Recipients With Parental Adjusted Gross Incomes Between $24,000 and $30,000

TABLE 27

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE AID RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME $24,000-$30,000

	Number of Recipients		Percent of Recipients*	
Type of Aid	1978-79	1979-80	1978-79	1979-80
Grant Aid only	1849	2329	23%	23%
Work only	42	62	0	1
Loan only	402	299	5	3
Grant and Work only	907	1074	11	11
Grant and Loan only	2428	2885	28	29
Work and Loan only	123	171	1	2
Grant, Work and Loan only	2830	3217	33	32
TOTALS	8581	10,037	100%	100%

* Percentages may not total due to rounding.

The major packaging patterns for recipients from the $24,000 to $30,000 income group remained about the same for both years. The major pattern was a combination of grant aid, work and loans, followed by grant aid and loan only, and grant aid only. The tables below exemplify typical financial aid packages for each of these typical patterns for both years. The dollar amounts used represent the mean dollar amount for students by source of funds in each of the categories.

TABLE 28

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: PARENTAL ADJUSTED GROSS INCOME FROM $24,000 TO $30,000

(N = 8,581) 1978-79 Dollar Amounts Per Recipient

Grants/Parental Contributions	Grant and Work and Loan Only (33%)*	Grant and Loan Only (28%)*	Grant Aid Only (23%)*
1. Expected Parental Contributions	$2,037	$2,487	$3,658
2. Need-Based Grants			
Basic Grants (BEOG)	$ 733	0	0
Supplemental Grants (SEOG)	0	0	0
State Grants (Including SSIG)	0	0	1,788
Institutional Grants	1,506	1,489	0
Total Need-Based Grants	$2,239	$1,489	$1,735
3. Sub-Total (1 + 2)	$4,276	$3,976	$5,446
Self-Help			
4. Student Employment			
College Work-Study (CW-S)	$ 762		
State/Institutional Work Programs	0		
Total Student Employment	$ 762		
5. Student Loans			
National Direct Student Loans (NDSL)	$ 801	$ 0	
Guaranteed Student Loans (FISL/GSL)	0	1,536	
Total Student Loans	$ 801	$1,536	
6. Expected Student Contributions	$ 701	$ 774	$ 947
7. Sub-Total (4 + 5 + 6)	$2,264	$2,310	$ 947
Other Aid			
8. Aid From All Other Sources	$ 227	$ 459	
TOTAL STUDENT EXPENSES	$6,189	$6,337	$5,603
TOTAL STUDENT RESOURCES (3 + 7 + 8)	6,767	6,745	6,393
BALANCE (Total Expenses - Total Resources)	$ -578	$ -408	$ -790

*Percentage of recipients in this income group with this type of financial aid package

Generally the trends in financial aid packaging for this income group were consistent with the findings in all other income groups. Students with a combination of grant aid, work and loans attended colleges with higher tuition. This finding was consistent for 1979-80; however, in 1978-79 the grant and loan only group had the highest budgets. Students with grant aid, work and loans in their packages resided on campus and tended to go to college out-of-state. Therefore, their grant packages consisted of SEOG awards and institutional need-based grants as a substitute for state grants. The mean total student budget increased 16 percent from fall 1978 to fall 1979. Expected parental contributions increased by only three percent. Total mean grant aid also decreased by three percent for this group. Therefore, although the combination of parental contributions and grant aid remained steady in actual dollars, it declined 10 percentage points as a proportion of total student expenses, from 69 percent in 1978-79 to 59 percent in 1979-80. Part of the reason for this decline was that a majority of these recipients were not eligible for either Pell Grants or state grants.

TABLE 29

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: PARENTAL ADJUSTED GROSS INCOME FROM $24,000 TO $30,000

(N = 10,037) 1979-80 Dollar Amounts Per Recipient

Grants/Parental Contributions	Grant and Work and Loan Only (32%)* Commuter	Grant and Loan Only (29%)*	Grant Aid Only (23%)*
1. Expected Parental Contributions	$2,106	$2,491	$2,888
2. Need-Based Grants			
Basic Grants (BEOG)	0	$ 647	$ 613
Supplemental Grants (SEOG)	721	0	0
State Grants (Including SSIG)	0	0	1,446
Institutional Grants	1,450	1,304	0
Total Need-Based Grants	$2,171	$1,951	$2,059
3. Sub-Total (1 + 2)	$4,277	$4,442	$4,947
Self-Help			
4. Student Employment			
College Work-Study (CW-S)	$ 806		
State/Institutional Work Programs	0		
Total Student Employment	$ 806		
5. Student Loans			
National Direct Student Loans (NDSL)	$ 0	$ 856	
Guaranteed Student Loans (FISL/GSL)	1,585	0	
Total Student Loans	$1,585	$ 856	
6. Expected Student Contributions	$ 793	$ 767	$ 965
7. Sub-Total (4 + 5 + 6)	$3,184	$1,623	$ 965
Other Aid			
8. Aid From All Other Sources		$ 757	
TOTAL STUDENT EXPENSES	$7,194	$6,639	$5,772
TOTAL STUDENT RESOURCES (3 + 7 + 8)	7,461	6,822	5,912
BALANCE (Total Expenses - Total Resources)	$ -267	$ -183	$ -140

*Percentage of recipients in this income group with this type of financial aid package

The total self-help requirement increased by seven percentage points from 37 percent to 44 percent of total student expenses from 1978-79 to 1979-80. The 41 percent increase in the total mean dollar amount for self-help came primarily through the increased use of loans, particularly GSL for this group, up 97 percent from 1978-79. In 1978-79, a majority of these recipients had a GSL. This group, however, cut its mean negative unmet need by $311 or 54 percent over the two year period, indicating that as a result of a lower increase in expected parental contributions, there was less need to borrow against parental contribution to cover total student expenses.

The grant and loan only group had higher student budgets in 1978-79, but followed the trend of less higher budgets in 1979-80. The increase in mean budgets was approximately five percent, far less than for the recipients packaged with grant aid, work, and loans. These two groups of recipients are not generally comparable, because 46 percent of these recipients qualified for a Pell Grant in 1979-80. Therefore, for these students, their mean loan burden dropped from 1978-79 to 1979-80. Essentially, parental contributions remained steady in actual dollars, but dropped from 39 to 37 percent as a proportion of total student expenses.

The mean total grant awards for these recipients increased 31 percent from 1978-79 to 1979-80. Total self-help also decreased as a percent of total student expenses. As a result of MISAA which provided relief to parents with more than one child in college, there was less borrowing against the expected parental contribution. The mean negative unmet need decreased by $225 or 55 percent.

The trend for grant aid only students remained about the same. The mean total student budgets were lower, and the mean expected student contributions were higher for this group. However, recipients from this group with grant aid only fared better than students with grant aid only in the lower income groups. The mean total student budget only increased three percent for this group from 1978-79 to 1979-80, while expected parental contributions declined by 21 percent. A majority of this group became eligible for Pell Grants because these parents had two or more children in college. The mean total grant aid for this group increased by 15 percent. As a result of the reduced expected parental contributions for this group, the mean negative unmet need dropped by $790 or 82 percent from 1978-79 to 1979-80.

On the whole, MISAA provided some relief to parents in the $24,000 to $30,000 income group from the burden of the increasing cost of education. This was particularly true for parents with more than one child in college. Expected parental contributions decreased as a percent of total student expenses, and grant aid increased. For there was more reliance on loans to pay education expenses. Overall, there was less need to borrow against expected parental contributions in 1979-80 than in the previous year, which was the major impact of MISAA on this group.

Undergraduate Aid Recipients -- Dependent Students With Parental Adjusted Gross Incomes Bewteen $30,000 and $36,000

In 1978-79, the student records sampled in this portion of the data bank represent approximately 51,000 students. They constitute 5.3 percent of total undergraduate recipients enrolled at independent colleges and universities in 1978-79. The proportion of dependent undergraduates at this income level in 1979-80 increased slightly to 6.2 percent of total undergraduate recipients, while the total number of recipients increased 28 percent. The NIICU sample represents approximately 66,000 such students with parental adjusted gross incomes between $24,000 and $30,000.

There were few changes in the characteristics of this group of recipients from fall 1978 to fall 1979. Males increased as a proportion of total recipients. Minority participation among those students reporting racial and ethnic backgrounds increased approximately 63 percent. The total number of freshmen on aid increased 87 percent; thus the percent of recipients in the other academic classes show some decrease as a proportion of total recipients. The large increase in the percent of freshmen on aid is probably directly due to MISAA, since almost 30 percent of this group of recipients qualified for a Pell Grant. There were slight increases in the proportion of students who lived on campus and who lived at home. The students living off-campus in the community declined as a proportion of total recipients. The mean number of children in college for parents of recipients at this income level was two.

The aid profile for this group varied both from other income groups and the national profile. One of the major impacts of MISAA for this income group was to provide eligibility to parents with few assets, but with two or more children in college. One hundred percent of the Pell Grant recipients came from such families. The percent of students receiving SEOG awards increased appreciably, but the mean award increased only slightly; however, the 12 percent of recipients who received an SEOG award was well below the national average (31 percent). The proportion of total recipients in this group on state need-based grants doubled, and the total number or recipients increased by 254 percent. The mean state grant award increased by 14 percent from $1,281 in 1978-79 to $1,454 in 1979-80. However, the total percent of recipients for state grants (30.8 percent) for this group still was well below the national average (47.2 percent).

CHART 8

DEPENDENT UNDERGRADUATE AID RECIPIENTS:

PARENTAL ADJUSTED GROSS INCOME FROM $30,000 TO $36,000

(1978-79 N = 3,739)
(1979-80 N = 4,733)

Student Characteristics

Sex:	Fall 1978	Fall 1979	**Age:**	Fall 1978	Fall 1979
Male	49.0%	51.3%	Average:	19.8	19.8
Female	51.0%	48.7%			
Racial/Ethnic Composition:			**Registration Status:**		
Black	5.3%	3.7%	Full-time	99.7%	99.8%
Hispanic	1.8%	2.5%	Part-time	0.3%	0.2%
Asian/Pacific Islander	1.4%	4.7%	Less Than Part-time	0	0
American/Alaskan Indian	0.7%	0.8%			
White	90.9%	76.2%			
Unreported	0	12.1%			
Academic Level:			**Local Residence:**		
Freshman	24.7%	36.0%	On Campus	81.4%	83.2%
Sophomore	26.7%	26.2%	Off Campus (in community)	10.9%	7.4%
Junior	23.6%	20.9%			
Senior	24.2%	15.9%	At Family Home	7.7%	9.4%
5th Year	0.8%	0.9%			

Recipients Receiving Aid By Major Source of Funds

	Percent of Recipients Receiving Aid		Mean Dollar Amounts Per Recipient	
Source of Funds	1978-79	1979-80	1978-79	1979-80
Pell Grant (BEOG)	1.6%	29.6%	$ 845	$ 569
SEOG	0.7	12.2	756	853
State (need-based)	15.5	30.8	1,281	1,454
Institutional (need-based)	64.9	56.7	1,342	1,394
CW-S (Federal, State, Institutional, Off Campus)	34.4	48.9	724	825
NDSL	47.0	36.9	771	786
FISL/GSL	22.2	31.2	1,660	1,790

The primary form of grant aid for recipients from this income group came from institutional need-based aid. The decline in institutional aid for this group was similar to other income groups. The proportion of recipients on need-based aid declined eight percentage points from 64.9 percent to 56.7 percent of total recipients from fall 1978 to fall 1979, although the number of recipients increased by 12 percent. However, the total number of recipients on institutional merit-based aid increased by 67 percent over the same period. When both of these groups are added together the total number of recipients receiving institutional grants actually increased by 22 percent.

The total number of students receiving work-study awards increased by 82 percent from fall 1978 to fall 1979. The mean awards also increased by 14 percent. There was a decline in NDSL recipients as a proportion of total recipients and an increase in the proportion of GSL recipients. The total number of loan recipients increased by 26 percent from 1978-79, while the proportion of total recipients on loans declined slightly from 69 percent in 1978-79 to 68 percent in 1979-80. While the mean NDSL award only increased about two percent, the mean GSL award increased by eight percent.

TABLE 30

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79 AND 1979-80

Parents' Adjusted Gross Income: $30,000-$36,000

(1978-79 N = 3,739)
(1979-80 N = 4,733)

	1978-79		1979-80	
Student Expenses	Average Dollar Amounts	(Percent of Total Expenses)	Average Dollar Amounts	(Percent of Total Expenses)
A. Tuition and Fees	$ 3,778	(60.3%)	$ 4,078	(60.7%)
B. Room and Board	1,544	(24.7%)	1,802	(26.8%)
C. All Other Budgeted Expenses	941	(15.0%)	844	(12.6%)
TOTAL STUDENT EXPENSES (A+B+C)	$ 6,263	(100%)	$ 6,723	(100%)
Grants/Parental Contributions				
1. Expected Parental Contributions	$ 3,604	(57.5%)	$ 3,078	(45.8%)
2. Need Based Grants:				
Pell Grants (BEOG)	$ 14	(0.2%)	$ 169	(2.5%)
Supplemental Grants (SEOG)	45	(0.7%)	104	(1.5%)
State Grants (Including SSIG)	199	(3.2%)	449	(6.7%)
Institutional Grants	872	(13.9%)	791	(11.8%)
Total Need-Based Grants	$ 1,130	(18.0%)	$ 1,513	(22.5%)
3. Sub-Total (1+2)	$ 4,734	(75.6%)	$ 4,591	(68.3%)
Self-Help				
4. Student Employment:				
College-Work Study (CW-S)	$ 175	(2.8%)	$ 327	(4.9%)
State/Institutional Work Programs	74	(1.2%)	77	(1.1%)
Total Student Employment	$ 249	(4.0%)	$ 404	(6.0%)
5. Student Loans:				
National Direct Student Loans (NDSL)	$ 363	(5.8%)	$ 290	(4.3%)
Guaranteed Student Loans (FISL/GSL)	368	(5.9%)	558	(8.3%)
Institutional Loans	17	(0.3%)	23	(0.3%)
Total Student Loans	$ 748	(11.9%)	$ 871	(13.0%)
6. Expected Student Contributions	$ 806	(12.9%)	$ 766	(11.4%)
7. Sub-Total (4+5+6)	$ 1,803	(28.8%)	$ 2,041	(30.4%)
Other Aid				
8. Aid From All Other Sources*	$ 308	(4.9%)	$ 442	(6.6%)
TOTAL STUDENT RESOURCES (3+7+8)	$ 6,845	(109.3%)	$ 7,074	(105.2%)
BALANCE (Total Expenses - Total Resources)	$ -581	(9.3%)	$ -350	(5.2%)

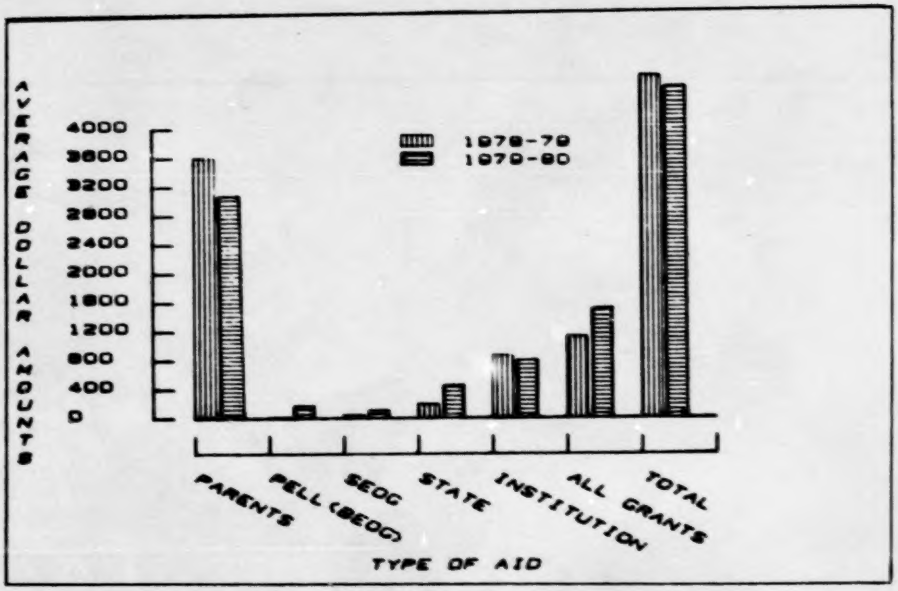
* Other aid includes grants, loans and work from other federal, state, institutional and private sources.

Table 30 and the graphs which follow summarize the average student budgets for all recipients in the $30,000 to $36,000 income group. The average student budget increased by seven percent from fall 1978 to fall 1979. Students at this income level had access to a wider choice of colleges; therefore, the average tuition for this group in 1979-80 ($4,078) was significantly higher than the nation average ($3,417).

GRAPH 25

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
$30,000 TO $36,000

GRANTS AND PARENTAL CONTRIBUTIONS



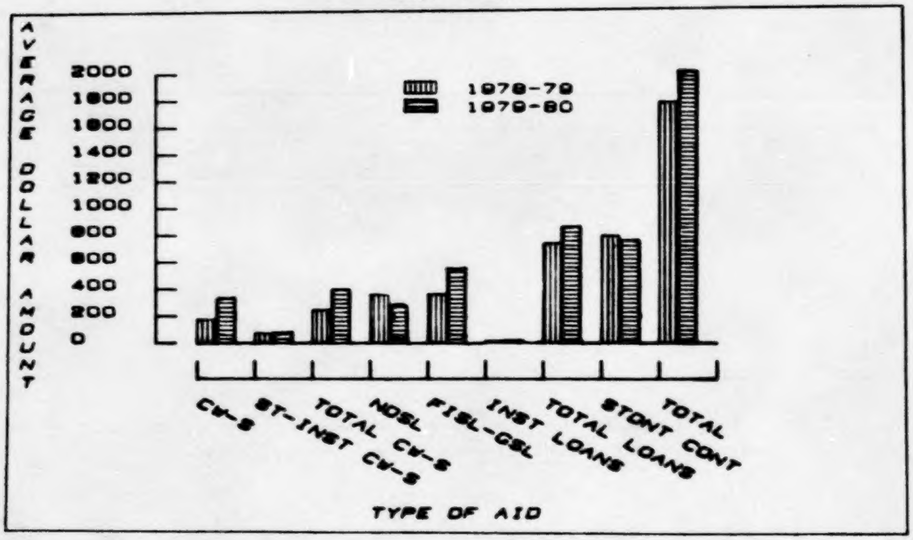
MISAA had some impact upon this group of recipients, particularly for parents with more than one child in college. The average expected parental contribution declined by nearly 15 percent from fall 1978 to fall 1979. Thus parents who were expected to pay an average of 58 percent of total student expenses in 1978-79 were only required to pay 46 percent of total costs in 1979-80.

Average total grant aid also increased 33 percent from 1978-79 to 1979-80, but it only increased by 4.5 percentage points as a proportion of total student expenses. Thus, the combination of grant aid and expected parental contributions dropped seven percentage points from 75.6 percent in 1978-79 to 68.3 percent in 1979-80 as a proportion of total student budgets. This decrease was due mainly to the lowering of expected parental contributions without sufficiently increasing grant aid to cover the difference.

GRAPH 26

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
$30,000 TO $36,000

SELF HELP

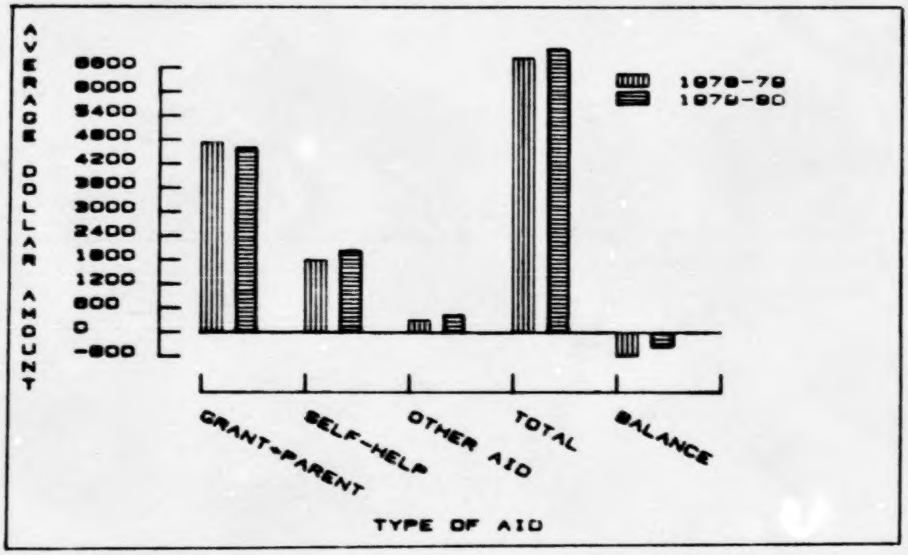


Self-help, including work, loans and student contributions, increased slightly as a proportion of total student expenses from fall 1978 to fall 1979. The average work-study award increased 38 percent, and total work-study increased two percentage points as a proportion of total student expenses. The average total loan amount increased by 16 percent, and loans also increased as a proportion of total student expenses. The average expected student contribution declined by five percent, and student contributions also declined as a proportion of total student budgets. Thus the increase in self-help as a proportion of total student expenses for these recipients was due to increases in work-study and loans.

GRAPH 27

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
$30,000 TO $36,000

SUMMARY TABLE



Other aid, including aid from other federal, state and institutional sources, increased almost two percentage points as a proportion of total student expenses. The average award also increased from $308 to $442 or 44 percent. This increase was due to an increase in institutional merit-based awards. The negative balance of $581 in 1978-79 and $350 in 1979-80 indicates that MISAA provided some relief to families in this income group by reducing the need to borrow against parental contributions at an average of $231 per recipient or 40 percent. Thus negative unmet need dropped four percentage points from 9.3 percent to 5.2 percent as a proportion of total student expenses.

Student Aid Packaging Patterns: Dependent Undergraduate Aid Recipients With Parental Adjusted Gross Incomes Between $30,000 and $36,000

TABLE 31

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE
AID RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME $30,000-$36,000

Type of Aid	Number of Recipients		Percent of Recipients*	
	1976-79	1979-80	1978-79	1979-80
Grant Aid only	998	1049	27%	22%
Work only	91	67	2	1
Loan only	228	249	6	5
Grant and Work only	262	589	7	12
Grant and Loan only	1246	1129	33	24
Work and Loan only	69	111	1	2
Grant, Work and Loan only	845	1539	23	34
TOTALS	3739	4733	100	100%

* Percentages may not total due to rounding.

There were some major changes in the packaging patterns for recipients from the $30,000 to $36,000 income group from 1978-79 to 1979-80. IN 1978-79, the most common packaging pattern for one-third of the recipients was grant and loan only. Twenty-seven percent had grant aid only, and less than a quarter of the recipients had a combination of grant aid, work, and loans. In 1980, this combination became the primary packaging pattern for over a third of these recipients. Twenty-four percent had grant aid and loan only, and 22 percent received grant aid only.

The tables below exemplify typical financial aid packages for each of these patterns for both years. The dollar amounts used represent the mean dollar amount for students by source of funds in each of the categories.

TABLE 32

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: PARENTAL ADJUSTED GROSS INCOME FROM $30,000 to $36,000

(N = 3,739) 1978-79 Dollar Amounts Per Recipient

	Grant and Loan Only (33%)*	Grant Aid Only (27%)*	Grant and Work and Loan Only (23%)*
Grants/Parental Contributions			
1. Expected Parental Contributions	$3,486	$4,842	$2,688
2. Need-Based Grants			
Basic Grants (BEOG)	$ 0	$ 0	$ 0
Supplemental Grants (SEOG)	0	0	0
State Grants (Including SSIG)	0	0	0
Institutional Grants	1,391	0	1,430
Total Need-Based Grants	$1,391	$ 0	$1,430
3. Sub-Total (1 + 2)	$5,635	$4,842	$4,118
Self-help			
4. Student Employment			
College Work-Study (CW-S)			$ 694
State/Institutional Work Programs			0
Total Student Employment			$ 694
5. Student Loans			
National Direct Student Loans (NDSL)	$ 728		$ 730
Guaranteed Student Loans (FISL/GSL)	0		1,000
Total Student Loans	$ 728		$1,730
6. Expected Student Contributions	$ 815	$ 972	$ 700
7. Sub-Total (4 + 5 + 6)	$1,543	$ 972	$3,124
Other Aid			
8. Aid From All Other Sources		$1,357	
TOTAL STUDENT EXPENSES	$6,700	$5,771	$6,686
TOTAL STUDENT RESOURCES (3 + 7 + 8)	$7,178	7,171	7,242
BALANCE (Total Expenses - Total Resources)	$ -478	$-1,400	$ -556

*Percentage of recipients in this income group with this type of financial aid package

TABLE 33

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: PARENTAL ADJUSTED GROSS INCOME FROM $30,000 TO $36,000

(N = 4,733) 1979-80 Dollar Amounts Per Recipient

Grants/Parental Contributions	Grant and Work and Loan Only (34%)*	Grant and Loan Only (24%)*	Grant Aid Only (22%)*
1. Expected Parental Contributions	$2,704	$3,129	$3,377
2. Need-Based Grants			
Basic Grants (BEOG)	$ 630	$ 0	$ 0
Supplemental Grants (SEOG)	0	0	0
State Grants (Including SSIG)	0	0	0
Institutional Grants	1,328	1,459	373
Total Need-Based Grants	$1,958	$1,459	$ 373
3. Sub-Total (1 + 2)	$4,662	$4,588	$3,750
Self-Help			
4. Student Employment			
College Work-Study (CW-S)	$ 859		
State/Institutional Work Programs	0		
Total Student Employment	$ 859		
5. Student Loans			
National Direct Student Loans (NDSL)	$ 0	$ 0	
Guaranteed Student Loans (FISL/GSL)	1,402	1,870	
Total Student Loans	$1,402	$1,870	
6. Expected Student Contributions	$ 723	$ 766	$ 845
7. Sub-Total (4 + 5 + 6)	$2,984	$2,636	$ 845
Other Aid			
8. Aid From All Other Sources		$ 386	$1,419
TOTAL STUDENT EXPENSES	$7,130	$6,833	$6,356
TOTAL STUDENT RESOURCES (3 + 7 + 8)	7,646	7,610	6,014
BALANCE (Total Expenses - Total Resources)	$ -516	$ -777	$ 342

*Percentage of recipients in this income group with this type of financial aid package.

Generally, the trends in financial aid packaging were consistent with the patterns in the $24,000 to $30,000 income group. The grant and loan only group had the highest budgets in 1978-79, but in 1979-80, those recipients with the combination grant aid, work, and loans had the highest budgets. These students tended to reside on campus and to attend colleges out-of-state. Their grant packages contained institutional aid in 1978-79 and a combination of Pell Grants and institutional aid in 1979-80.

Expected parental contributions for recipients receiving grant aid, work and loans, remained essentially steady for both years, although the mean total student budget increased by six percent. Thus expected parental cotributions as a proportion of total student budgets declined approximately two percentage points from 40.2 percent in 1978-79 to 37.9 percent in 1979-80.

The mean total grant aid for this group increased by 37 percent from 1978-79 to 1979-80 because a majority of these recipients were eligible for Pell Grants. The combination of mean total parental contributions and total grants as a proportion of total student budgets increased 3.8 percentage points from 61.6 percent in 1978-79 to 65.4 percent in 1979-80.

The mean total self-help for this group declined by five percentage points from 47 percent of total student expenses in 1978-79 to 42 percent in 1979-80. The main reason for this decrease was a 19 percent decline in mean total student loans from fall 1978 to fall 1979. The mean college work-study award for these recipients increased $165 or 24 percent from fall 1978 to fall 1979.

The grant and loan only group, which had the highest mean budgets in 1978-79, had the second highest budgets in 1979-80. The mean expected parental contribution for this group of recipients declined by 10 percent from fall 1978 to fall 1979, while the mean total student budget increased approximately two percent. Need-based institutional aid increased by five percent from 1979-80, although there also was a major increase in institutional merit-based aid in 1979-80. The combination of mean parental contributions and grant aid as a proportion of total student expenses declined by 17 percentage points from 84 percent in 1978-79 to 67 percent in 1979-80. The major reason for this decrease was the decline in parental contributions without a concurrent increase in grant aid to make up the difference.

The total mean expected self-help increased by $1,093 or 70 percent from fall 1978 to fall 1979. It also increased as a proportion of total student expenses from 23 percent in 1978-79 to 39 percent in 1979-80. This increase was due to the 156 percent increase in the mean total student loan amount. As a proportion of total student expenses, loans increased from 11 percent in 1978-79 to 27 percent in 1979-80. Essentially fewer recipients in this group received NDSL awards, and a majority of students needed GSL awards to offset the lower expected parental contributions. In fact, negative unmet need increased for this group from 1978-79, up $299 or 63 percent indicating the need for parents to increase borrowing against parental contributions in order to meet required educational expenses.

The grant aid only group had the lowest total student budgets. The mean parental contribution for this group declined by 30 percent from fall 1978 to fall 1979, while mean total student budgets increased by 10 percent. Total expected parental contributions also declined as a proportion of total student budgets from 84 percent in fall 1978 to 53 percent in fall 1979. Whereas these recipients received no need-based grant aid in 1978-79, the mean award for institutional need-based aid was $373 in 1979-80. The combination of the mean expected parental contribution and total grant aid as a proportion of total student expenses declined 25 percentage points from 84 percent in 1978-79 to 59 percent in 1979-80.

The mean expected student contribution declined by $127 or 13 percent from 1978-79 to 1979-80, while the mean merit-based institutional grant increased by five percent. The negative balance for unmet need dropped by over 300 percent from $1,400 in 1978-79 to $342 in 1979-80. This decrease can be attributed to the trend for institutions to target merit-based awards to fulfill real need. Even in 1978-79, the mean expected parental contributions were very high for this group of parents, and institutions probably were using merit-based awards to offset some of the required parental contributions.

Overall, MISAA provided some relief to parents in the $30,000 to $36,000 income group, by generally lowering the expected parental contribution. Although grant aid did not increase fast enought to fill the gap created by lower parental contributions, students had increased access to work-study, loans, and merit-based institutional aid which generally decreased the need for parents to borrow as much against their required parental contributions. On the whole, self-help increased as a percent of total student budgets. However, this increase in self-help to an average of 30.4 percent of total student costs brought this group of recipients closer to the national average (31.1 percent), thus providing more of a balance among expected parental contributions, grant aid, and self-help.

Undergraduate Aid Recipients -- Dependent Students With Parental Adjusted Gross Incomes of $36,000 or More

In 1978-79, the student records sampled in this portion of the data bank represent approximately 31,000 students. They constitute 3.2 percent of total undergraduate recipients enrolled at independent colleges and universities in 1978-79. The proportion of dependent undergraduates at this income level in 1979-80 increased to 4.8 percent of total undergraduate recipients, while the number of recipients increased 63 percent. The NIICU sample represents approximately 50,000 such students with parental adjusted gross incomes above $36,000.

CHART 9

DEPENDENT UNDERGRADUATE AID RECIPIENTS:
PARENTAL ADJUSTED GROSS INCOME OF $36,000 OR MORE

(1978-79 N = 2,248)
(1979-80 N = 3,687)

Student Characteristics

Sex:	Fall 1978	Fall 1979
Male	55.0%	46.4%
Female	45.0%	53.6%
Racial/Ethnic Composition:		
Black	3.3%	2.7%
Hispanic	3.0%	2.0%
Asian/Pacific Islander	2.8%	3.7%
American/Alaskan Indian	0	0.7%
White	90.8%	76.5%
Unreported	0	14.3%
Academic Level:		
Freshman	35.6%	29.0%
Sophomore	25.3%	26.8%
Junior	24.6%	22.8%
Senior	13.7%	21.2%
5th Year	0.9%	0.2%

Age:	Fall 1978	Fall 1979
Average:	19.6	19.6
Registration Status:		
Full-time	99.3%	99.4%
Part-time	0.7%	0.6%
Less Than Part-time	0	0
Local Residence:		
On Campus	82.7%	80.0%
Off Campus (in community)	9.6%	10.8%
At Family Home	7.7%	9.2%

Recipients Receiving Aid By Major Source of Funds

	Percent of Recipients Receiving Aid		Mean Dollar Amounts Per Recipient	
Source of Funds	1978-79	1979-80	1978-79	1979-80
Pell Grant (BEOG)	0.4%	16.3%	$1,346	$ 540
SEOG	2.2	4.9	769	829
State (need-based)	13.6	14.1	1,578	1,139
Institutional (need-based)	54.2	53.0	1,297	1,296
CW-S (Federal, State, Institutional, Off Campus)	24.7	41.3	849	938
NDSL	41.9	38.8	787	830
FISL/GSL	35.4	39.7	1,830	1,555

There were some changes in the characteristics of this group of recipients from fall 1978 to fall 1979. Female recipients increased eight percentage points as a proportion of total recipients. Minority participation among those students reporting racial and ethnic backgrounds remained steady as a proportion of total recipients, while the total number or recipients increased 63 percent. Freshmen recipients as a proportion of total recipients declined by six percentage points from 1978-79 to 1979-80. There was a slight decrease in the proportion of total recipients living on campus and an increase in the proportion of total recipients who lived at home. Overall, however, a higher percentage of these students resided on campus in 1979-80 (80 percent) compared to the national average (71 percent).

Because of the parental income range of these recipients, their aid profile varied dramatically from the national profile. All of these recipients had one or more siblings in college. A small, but yet significant, percent of these students (16.3 percent) became eligible for Pell Grants. The number of students on state need-based grants increased by 21 percent. However, institutional need-based aid and merit-based aid was the primary form of grant aid available to these students. The total number of students on need-based institutional aid increased by 59 percent, while the total number of students on merit-based aid increased 144 percent. Therefore, the total number of students on both need-based and merit-based aid increased by 205 percent from approximately 8,100 in fall 1978 to 16,800 in fall 1979. The mean work-study award also increased by 10 percent during this period.

One of the impacts of MISAA for this group was to provide increased income from college work-study and loans. The total number or recipients on college work-study increased 173 percent from fall 1978 to fall 1979. NDSL recipients increased by 51 percent and GSL recipients by 83 percent. Overall, total recipients on loans increased 66 percent from approximately 24,000 in 1978-79 to 40,000 in 1979-80. The mean NDSL award increased by five percent while the mean GSL award declined by 15 percent.

Table 34 and the graphs which follow summarize the average student budgets for all recipients in the $36,000 and above income group. The average student budget increased approximately six percent from fall 1978 to fall 1979. Students from this income group had access to a wider choice of colleges; therefore, the average tuition for this group in 1979-80 ($4,290) was significantly higher than the national average ($3,417).

TABLE 34

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79 AND 1979-80

Parents' Adjusted Gross Income: $36,000 OR MORE

(1978-79 N = 2,248)
(1979-80 N = 3,687)

	1978-79		1979-80	
Student Expenses	Average Dollar Amounts	(Percent of Total Expenses)	Average Dollar Amounts	(Percent of Total Expenses)
A. Tuition and Fees	$ 4,126	(61.6%)	$ 4,290	(60.6%)
B. Room and Board	1,696	(25.3%)	1,905	(26.9%)
C. All Other Budgeted Expenses	879	(13.1%)	884	(12.5%)
TOTAL STUDENT EXPENSES (A+B+C)	$ 6,702	(100%)	$ 7,079	(100%)
Grants/Parental Contributions				
1. Expected Parental Contributions	$ 4,592	(68.5%)	$ 4,296	(60.7%)
2. Need Based Grants:				
Pell Grants (BEOG)	$ 54	(0.8%)	$ 90	(1.3%)
Supplemental Grants (SEOG)	17	(0.3%)	41	(0.6%)
State Grants (Including SSIG)	214	(3.2%)	164	(2.3%)
Institutional Grants	703	(10.5%)	701	(9.9%)
Total Need-Based Grants	$ 988	(14.7%)	$ 996	(14.1%)
3. Sub-Total (1+2)	$ 5,580	(83.3%)	$ 5,292	(74.8%)
Self-Help				
4. Student Employment:				
College-Work Study (CW-S)	$ 168	(2.5%)	$ 301	(4.3%)
State/Institutional Work Programs	42	(0.6%)	94	(1.3%)
Total Student Employment	$ 210	(3.1%)	$ 395	(5.6%)
5. Student Loans:				
National Direct Student Loans (NDSL)	$ 330	(4.9%)	$ 328	(4.6%)
Guaranteed Student Loans (FISL/GSL)	647	(9.7%)	629	(8.9%)
Institutional Loans	11	(0.2%)	15	(0.2%)
Total Student Loans	$ 988	(14.7%)	$ 972	(13.7%)
6. Expected Student Contributions	$ 743	(11.1%)	$ 786	(11.1%)
7. Sub-Total (4+5+6)	$1,941	(29.0%)	$ 2,153	(30.4%)
Other Aid				
8. Aid From All Other Sources*	$ 371	(5.5%)	$ 450	(6.4%)
TOTAL STUDENT RESOURCES (3+7+8)	$7,892	(117.8%)	$ 7,895	(111.5%)
BALANCE (Total Expenses - Total Resources)	$-1,191	(17.8%)	$ -817	(11.5%)

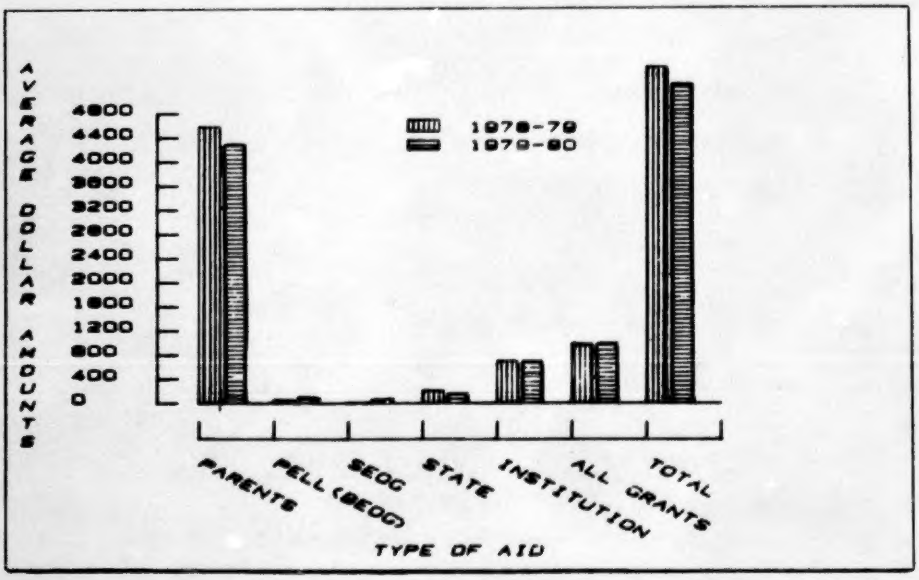
* Other aid includes grants, loans and work from other federal, state, institutional and private sources.

MISAA also had some impact on this group, particularly in relieving the burden on parents. The average parental contribution declined by six percent, and expected parental contributions as a proportion of total student costs declined eight percentage points from fall 1978 to fall 1979. Total need-based grants remained about the same, although grant aid declined slightly as a proportion of total educational costs. Thus, the combination of grant aid and parental contributions as a proportion of total students costs dropped almost nine percentage points from 83.3 percent in 1978-79 to 74.8 percent in 1979-80. As with the $30,000 to $36,000 group, this decrease can be attributed to lowering the expected parental contribution without increasing grant aid to cover the difference.

GRAPH 28

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
OVER $36,000

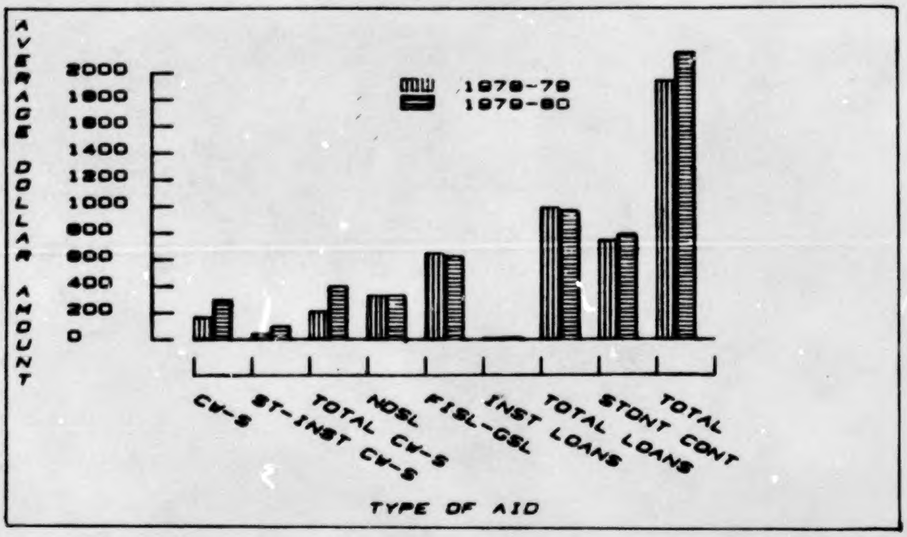
GRANTS AND PARENTAL CONTRIBUTIONS



GRAPH 29

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
OVER $36,000

SELF HELP

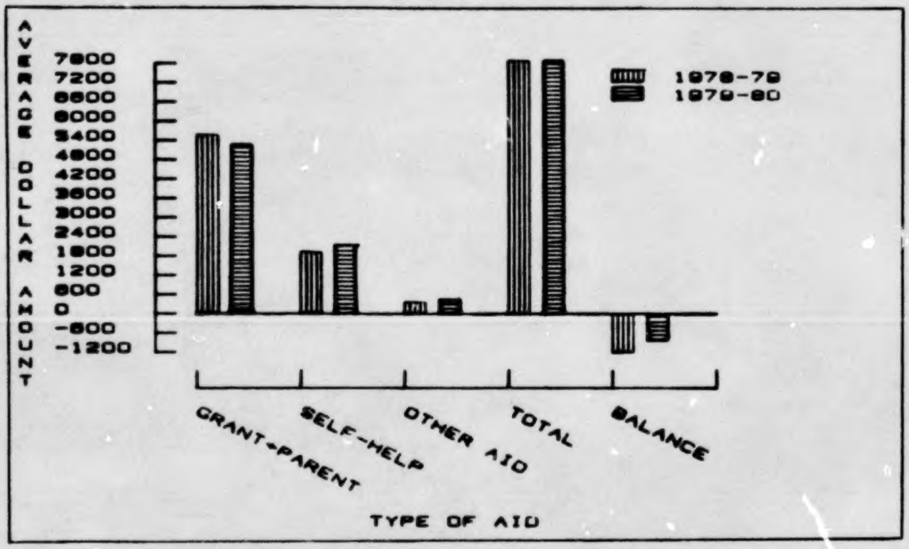


Self-help, including work, loans and student contributions, increased slightly as a proportion of total student expenses from fall 1978 to fall 1979. The average work-study award increased 88 percent, and total work-study increased almost three percentage points as a proportion of total student costs. The average total loan amount dropped by two percent and dropped slightly as a proportion of total costs. The average student contribution increased by six percent. Thus, the increase in average total self-help for this group came primarily from increased work-study.

GRAPH 30

AID SOURCES
FOR DEPENDENT RECIPIENTS REPORTING PARENTAL INCOME
OVER $36,000

SUMMARY TABLE



Other aid, including aid from other federal, state and institutional sources, increased almost one percentage point as a proportion of total student expenses. The average award also increased from $371 to $450 or 21 percent. The negative balance of $1,191 in 1978-79 and of $817 in 1979-80 indicates that MISAA provided some relief to families in this income range at an average of $374 per recipient or 31 percent. Thus negative unmet need dropped six percentage points from 17.8 percent to 11.5 percent as a proportion of total student expenses.

Student Aid Packaging Patterns: Dependent Undergraduate Aid Recipients With Parental Adjusted Gross Incomes of $36,000 or More

TABLE 35

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE AID RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME $36,000 OR GREATER

	Number of Recipients		Percent of Recipients*	
Type of Aid	1978-79	1979-80	1978-79	1979-80
Grant Aid only	413	807	18%	22%
Work only	0	37	0	1
Loan only	379	365	17	10
Grant and Work only	173	242	8	7
Grant and Loan only	893	991	40	27
Work and Loan only	45	188	0	5
Grant, Work and Loan only	345	1057	15	29
TOTALS	2248	3687	100%	100%

* Percentages may not total due to rounding.

There were some major changes in the packaging patterns for recipients in the $36,000 and above income group from 1978-79 to 1979-80. In 1978-79, the most common packaging pattern for two-fifths of the recipients was grant aid and loan only. A much smaller group (18 percent) had grant aid only and 17 percent had loans only. In 1979-80, this group followed the national trend with three out of ten recipients receiving a combination of grant aid, work and loans, 27 percent receiving grant aid and loan only, and 22 percent on grant aid only.

The tables below exemplify typical financial aid packages for each of these patterns for both years. The dollar amounts used represent the mean dollar amount for students by source of funds in each of these categories.

TABLE 36

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: PARENTAL ADJUSTED GROSS
INCOME OF $36,000 OR MORE

(N = 2,248) 1978-79 Dollar Amounts Per Recipient

Grants/Parental Contributions	Grant and Loan Only (40%)*	Grant Aid Only (18%)*	Loan Only (17%)*
1. Expected Parental Contributions	$4,092	$5,792	$6,193
2. Need-Based Grants			
Basic Grants (BEOG)	$ 0	$ 0	$ 0
Supplemental Grants (SEOG)	0	0	0
State Grants (Including SSIG)	0	0	0
Institutional Grants	$1,348	0	0
Total Need-Based Grants	$1,348	$ 0	$ 0
3. Sub-Total (1 + 2)	$5,440	$5,792	$6,193
Self-Help			
4. Student Employment			
College Work-Study (CW-S)			
State/Institutional Work Programs			
Total Student Employment			
5. Student Loans			
National Direct Student Loans (NDSL)	$ 798		$ 0
Guaranteed Student Loans (FISL/GSL)	0		1,871
Total Student Loans	$ 798		$1,871
6. Expected Student Contributions	$ 745	$1,054	$ 688
7. Sub-Total (4 + 5 + 6)	$1,543	$1,054	$2,632
Other Aid			
8. Aid From All Other Sources	$ 640	$1,930	
TOTAL STUDENT EXPENSES	$7,144	$5,872	$6,447
TOTAL STUDENT RESOURCES (3 + 7 + 8)	7,623	8,776	8,752
BALANCE (Total Expenses - Total Resources)	$ -479	$-2,904	$-2,305

*Percentage of recipients in this income group with this type of financial aid package.

Generally the trends in financial aid packaging were consistent with the patterns for recipients with parental income above $24,000. The grant and loan only group had the highest budget in 1978-79, but in 1979-80 those recipients with a combination of grant aid, work and loans had the highest budgets. Recipients with this combination had a similar profile to students in all other income categories. They resided on campus and attended college out-of-state. Their grant package, however, generally contained only need-based institutional aid. Since this packaging pattern was not common in 1978-79, there is no group with which to compare them. The mean expected parental contribution was lowest for this group in 1979-80 and accounted for 46 percent of total student expenses. Total mean grant aid accounted for 17 percent of total student expenses. The combination of grants and parental contributions accounted for 63 percent of total student costs.

TABLE 37

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: PARENTAL ADJUSTED GROSS INCOME OF $36,000 OR MORE

(N = 3,687) 1979-80 Dollar Amounts Per Recipient

Grants/Parental Contributions	Grant and Work and Loan Only (29%)*	Grant and Loan Only (27%)*	Grant Aid Only (22%)*
1. Expected Parental Contributions	$3,327	$4,465	$5,202
2. Need-Based Grants			
Basic Grants (BEOG)	$ 0	$ 0	$ 0
Supplemental Grants (SEOG)	0	0	0
State Grants (Including SSIG)	0	0	0
Institutional Grants	1,268	0	464
Total Need-Based Grants	$1,268	$ 0	$ 464
3. Sub-Total (1 + 2)	$4,595	$4,465	$5,666
Self-Help			
4. Student Employment			
College Work-Study (CW-S)	$1,084		
State/Institutional Work Programs	0		
Total Student Employment	$1,084		
5. Student Loans			
National Direct Student Loans (NDSL)	$ 788	$ 0	
Guaranteed Student Loans (FISL/GSL)	500	1,696	
Total Student Loans	$1,288	$1,696	
6. Expected Student Contributions	$ 763	$ 790	$ 964
7. Sub-Total (4 + 5 + 6)	$3,135	$2,486	$ 964
Other Aid			
8. Aid From All Other Sources		$2,211	$1,325
TOTAL STUDENT EXPENSES	$7,317	$7,273	$6,551
TOTAL STUDENT RESOURCES (3 + 7 + 8)	7,730	9,162	7,955
BALANCE (Total Expenses - Total Resources)	$ -413	$-1,889	$-1,404

*Percentage of recipients in this income group with this type of financial aid package.

Total self-help accounted for another 42 percent of total costs, with the major combination coming from work-study and loans. The negative unmet need for this group was $413 or six percent of total student costs indicating that parents did not have to borrow as much against their expected contribution. However, the required self-help for this group was much higher than for recipients nationally.

The grant and loan only group had the second highest budget in 1979-80. The mean expected parental contribution for this group of recipients increased by nine percent, while the mean student budget increased by two percent. Although institutional aid was provided in 1978-79, the tendency in 1979-80 was to provide merit-based institutional aid. If all institutional aid were totalled for both years, the mean institutional aid increased by 11 percent. Parental contributions as a proportion of total student expenses increased by four percentage points from 57 percent in 1978-79 to 61 percent in 1979-80. However, total need-based grants and contributions as a proportion of total education costs declined 15 percentage points from 76 percent in 1978-79 to 61 percent in 1979-80.

Total mean self-help for this group increased 61 percent during this period. This increase was due primarily to an increase in GSL loans. The mean loan amount increased 112 percent from fall 1978 to fall 1979, since the majority of recipients had a GSL in fall 1979 compared to a majority on NDSL in fall 1978. Total mean self-help as a proportion of total expenses increased 12 percentage points from 22 percent in 1978-79 to 34 percent in 1979-80. Negative unmet need for this group of recipients increased from $479 or seven percent of total student expenses indicating an increased tendency for students to borrow against their expected parental contribution. In this group, as in the $30,000 to $36,000 income group, the mean negative unmet need increased, up 294 percent from fall 1978 to fall 1979.

The grant aid only group had the lowest total student budgets. The mean parental contribution for this group declined by nine percent from fall 1978 to fall 1979 while mean total student budgets increased 12 percent. Whereas need-based grants were not generally available in 1978-79, the mean need-based grant was $464 in 1979-80. In both years, merit-based aid was part of the package, although the mean award decreased by 31 percent from fall 1978 to fall 1979. The combination of mean total grants and parental contributions declined by two percent due to the decline in expected parental contributions.

Expected student contributions declined by nine percent from fall 1978 to fall 1979. Other aid, primarily merit-based grants, also declined by 31 percent; however, some of this decline can be attributed to the awarding of need-based grants in 1979-80. Negative unmet need, usually quite high for grant aid only students, also declined by 52 percent, indicating that again MISAA provided parents from this income category with some relief. On the whole, however, negative unmet need for this group was due to the award of merit-based grants, rather than borrowing against the parental contribution.

The other package, loan only, was found only in the 1978-79 group of recipients. Before MISAA, loan aid, other than merit-based aid, was the only form of aid available to families at this income level with documented need. Essentially the student contribution and the mean GSL of $1,871 was used to offset a high parental contribution.

Overall, MISAA provided some relief to parents in the $36,000 and above group, by generally lowering the expected parental contribution. Although grant aid did not increase fast enough to fill the gap created by lower parental contributions, students had increased access to work-study, loans and merit-based institutional aid which generally decreased the need for parents to borrow as much against their required parental contributions. On the whole, self-help increased as a percent of total student budgets, bringing the student portion of total costs closer to the national average.

Undergraduate Aid Recipients -- Dependent Students With Parental Adjusted Gross Incomes Unknown

In 1978-79, the student records sampled in this portion of the data bank represent approximately 29,000 students. They constitute 3.1 percent of total undergraduates enrolled at independent colleges and universities in 1978-79. The proportion of dependent undergraduates in this group increased to 7.6 percent of total undergraduate recipients enrolled in the independent sector, while the total number of recipients increased by 170 percent. The NIICU sample represents approximately 79,000 such students with parental adjusted gross income reported as unknown.

There were some changes in the student profile of this group of recipients from fall 1978 to fall 1979. Male recipients increased as a proportion of total recipients. Although minority participation among those students reporting racial and ethnic backgrounds increased by 79 percent from fall 1978 to fall 1979, minority students as a proportion of total recipients in this income group dropped four percentage points. The proportion of students by academic class varied somewhat from one year to the next. There was an increase in the proportion of total recipients attending full-time. The major change, however, was in the local residence of students. Students residing on campus increased by 132 percent, and their proportion of total recipients increased by eight percentage points from 64.7 percent in 1978-79 to 72.9 percent in 1979-80.

CHART 10

DEPENDENT UNDERGRADUATE AID RECIPIENTS:

PARENTAL ADJUSTED GROSS INCOME UNKNOWN

(1978-79 N = 2,163)
(1979-80 N = 5,688)

Student Characteristics

Sex:	Fall 1978	Fall 1979	Age:	Fall 1978	Fall 1979
Male	41.7%	43.2%	Average:	19.8	19.8
Female	58.3%	56.8%			
Racial/Ethnic Composition:			**Registration Status:**		
Black	5.0%	5.4%	Full-time	97.8%	99.0%
Hispanic	0.7%	0.9%	Part-time	1.7%	1.0%
Asian/Pacific Islander	5.8%	1.3%	Less Than Part-time	0.6%	0
American/Alaskan Indian	0	0			
White	88.5%	80.9%			
Unreported	0	11.6%			
Academic Level:			**Local Residence:**		
Freshman	34.1%	31.5%	On Campus	64.7%	72.9%
Sophomore	27.1%	29.2%	Off Campus (in community)	8.2%	8.5%
Junior	21.5%	17.8%			
Senior	16.7%	20.3%	At Family Home	27.1%	18.6%
5th Year	0.6%	1.2%			

Recipients Receiving Aid By Major Source of Funds

	Percent of Recipients Receiving Aid		Mean Dollar Amounts Per Recipient	
Source of Funds	1978-79	1979-80	1978-79	1979-80
Pell Grant (BEOG)	9.3%	11.7%	$1,129	$1,262
SEOG	1.9	1.1	561	630
State (need-based)	22.0	10.0	1,387	1,281
Institutional (need-based)	11.8	3.3	3,922	947
CW-S (Federal, State, Institutional, Off Campus)	10.4	14.8	786	729
NDSL	1.8	0.8	834	898
FISL/GSL	10.9	37.5	2,198	2,030

A majority of these recipients received merit-based institutional aid or institutionally based work-study for which they were not required to submit income information. A smaller percentage of these recipients received state need-based or federal need-based aid for which they applied separately. A much smaller percentage of these students (approximately two percent) received campus-based aid at colleges that refused to report parental income information.

Changes in trends at the institutional and state levels became quite pronounced for this group of students over the two-year period. Although the total number of recipients on state need-based aid increased by 23 percent, the proportion of total recipients on this type of aid declined 12 percentage points from 22 percent in 1978-79 to 10 percent in 1979-80.

At the institutional level, the total number of students receiving need-based institutional aid declined by 24 percent from fall 1978 to fall 1979, and the proportion of total students receiving need-based institutional grants dropped approximately nine percentage points. Total recipients on institutional merit-based aid also increased 91 percent, although the proportion of total recipients receiving this type of aid dropped 14 percentage points from 47.4 percent in 1978-79 to 33.5 percent in 1979-80 (Table 7 above).

The major increases in aid for this group of recipients were in self-help. Total college work-study recipients (primarily from institutional sources) increased by 284 percent, although the mean work-study award declined by seven percent from fall 1978 to fall 1979. GSL recipients increased by 830 percent from 3,197 in 1978-79 to 26,544 in 1979-80. The mean GSL award generally was highest for this group, although the mean award declined by seven percent over this two year period.

Student Aid Packaging Patterns: Dependent Aid Recipients With Parental Adjusted Gross Incomes Unknown

The primary packaging patterns for students with unreported parental income were quite different than for those students with reported parental income. The primary pattern for both years for this group was grant aid only, although the proportion of students on grant aid only dropped by 25 percentage points from 1978-79 to 1979-80. Although sample packages cannot be derived for these students because parental income is not known, we do know the sources of grant aid for both years. In 1978-79, for those recipients on grant aid only, 27 percent received state grants, 13 percent received institutional need-based grants and 61 percent received merit-based institutional aid. The average total student budget for this group was $4,557 which was well below the national average ($5,712). In 1979-80, of those recipients on grant aid only, 25 percent received a state grant, six percent an institutional need-based grant, and 73 percent an institutional merit-based grant. The average total student budget for this group was $5,734, which was only slightly below the national average ($5,796).

TABLE 38

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE AID RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME UNKNOWN

	Number of Recipients		Percent of Recipients*	
Type of Aid	1978-79	1979-80	1978-79	1979-80
Grant Aid only	1622	2297	75%	40%
Work only	103	389	5	7
Loan only	232	1920	11	34
Grant and Work only	92	376	4	7
Grant and Loan only	76	471	3	8
Work and Loan only	0	134	0	2
Grant, Work and Loan only	38	101	2	2
TOTALS	2163	5688	100%	100%

* Percentages may not total due to rounding.

The second most common packaging pattern for both years was loan only. The proportion of recipients on loan only increased 23 percentage points from 11 percent in 1978-79 to 34 percent of total recipients in 1979-80. The average budget for the loan only group in 1978-79 was $4,969, and 82 percent of these recipients had a GSL, while 20 percent had a loan from other sources.

In 1979-80, the average budget for the loan only group was $5,576. Ninety-seven percent of these recipients had a GSL, and another 18 percent had loans from other private sources.

Except for the small group of recipients who applied for Pell Grants or state grants off-campus, most of these students had merit-based grants or GSL loans. MISAA provided access to GSL loans to a large group of students who formerly could not apply for any form of financial assistance.

ALL INDEPENDENT UNDERGRADUATE AID RECIPIENTS 1978-79 AND 1979-80 -- AN OVERVIEW

In 1978-79, the student records sampled in this portion of the data bank represent approximately 144,000 students. They constitute 15 percent of total undergraduate recipients enrolled at independent colleges and universities in 1978-79. The proportion of independent undergraduates decreased slightly in 1979-80 to 14 percent of total undergraduate recipients enrolled in the independent sector, although the total number of recipients increased by two percent. The NIICU sample represents approximately 147,000 such students in 1979-80.

CHART 11

INDEPENDENT UNDERGRADUATE AID RECIPIENTS: ALL INCOMES

(1978-79 N = 10,497)
(1979-80 N = 10,736)

Student Characteristics

Sex:	Fall 1978	Fall 1979	Age:	Fall 1978	Fall 1979
Male	52.9%	42.9%	Average:	27.0	24.0
Female	47.1%	57.1%			
Racial/Ethnic Composition:			**Registration Status:**		
Black	16.0%	17.1%	Full-time	88.6%	92.4%
Hispanic	3.6%	2.8%	Part-time	9.2%	6.7%
Asian/Pacific Islander	2.1%	6.8%	Less Than Part-time	2.2%	0.9%
American/Alaskan Indian	0.5%	1.6%			
White	77.7%	60.6%			
Unreported	0	11.2%			
Academic Level:			**Local Residence:**		
Freshman	21.0%	21.3%	On Campus	8.1%	27.5%
Sophomore	23.0%	26.0%	Off Campus (in community)	56.7%	53.6%
Junior	26.0%	24.3%			
Senior	25.1%	25.8%	At Family Home	35.2%	18.9%
5th Year	4.9%	2.7%			

Recipients Receiving Aid By Major Source of Funds

	Percent of Recipients Receiving Aid		Mean Dollar Amounts Per Recipient	
Source of Funds	1978-79	1979-80	1978-79	1979-80
Pell Grant (BEOG)	62.5%	65.9%	$1,274	$1,491
SEOG	21.6	24.0	653	687
State (need-based)	39.4	34.9	1,314	1,341
Institutional (need-based)	28.7	21.9	1,086	1,074
CW-S (Federal, State, Institutional, Off Campus)	28.0	36.2	932	1,308
NDSL	33.4	32.5	887	1,063
FISL/GSL	22.6	26.2	1,714	1,830

Independent undergraduate recipients had quite different profiles than dependent undergraduates. Female aid recipients increased 26 percent from fall 1978 to fall 1979, and their proportion of total independent undergraduate recipients increased by 10 percentage points. Male recipients declined by 17 percent and their proportion of total independent undergraduate recipients declined by 10 percentage points. Since the average age of independent recipients moved from 27 years in fall 1978 to 24 years in fall 1979, the increase in female recipients could indicate the return of many younger women to college.

Minority participation among independent undergraduates was much higher than the national average for dependent undergraduates. Minority participation for those students reporting racial and ethnic backgrounds increased by 30 percent from approximately 32,000 in 1978-79 to 42,000 in 1979-80. There was some variation of recipients among academic classes, but on the whole, freshman recipients were a smaller proportion of total independent undergraduate recipients (21 percent) than for dependent undergraduate recipients (32 percent).

Full-time residents on campus increased by six percent in 1979-80. Although a large proportion of these independent students tended to reside off-campus in the community, on-campus residents increased by 246 percent from fall 1978 to fall 1979, indicating the increase of a younger cohort of independent undergraduates who chose to reside on campus.

The aid profile for independent undergraduates changed somewhat from fall 1978 to fall 1979, but similar to the $0 to $6,000 income group, they were better served before MISAA than other income groups, so that the changes do not appear dramatic compared to some other income groups. The total number of recipients of Pell Grants increased by eight percent, and the mean Pell Grant increased 17 percent from fall 1978 to fall 1979. SEOG recipients increased by 13 percent and the mean award increased by five percent. Total state grant recipients declined by 10 percent, although the mean award remained about the same.

Total recipients of institutional need-based aid decreased by 22 percent from fall 1978 to fall 1979. However, the total number of recipients receiving merit-based institutional aid increased by 115 percent from approximately 9,300 in 1978-79 to 20,100 in 1979-80. The mean merit-based award also increased 63 percent from $894 in fall 1978 to $1,459 in fall 1979 (Table 7 above). If both of these groups are added together, the total number of independent undergraduate recipients receiving institutional awards actually increased by three percent from 1978-79 to 1979-80.

One of the major impacts of MISAA for this group of recipients was increased access to self-help. The total number of recipients receiving college work-study awards increased by 32 percent from fall 1978 to fall 1979, and the mean college work-study award increased by

40 percent. NDSL recipients remained about the same; however, the mean award increased by 20 percent. Total GSL recipients increased by 18 percent and the mean award increased by seven percent from 1978-79 to 1979-80.

Table 39 and the graphs which follow summarize the average student budgets for all independent undergraduate aid recipients. The average student budget increased by six percent from 1978-79 to 1979-80. Independent students on the whole did not have access to a wide choice of colleges; their average tuition ($3,026) was well below the national average ($3,417). Although their total average budget ($6,806) was above the national average ($5,796), many of these students had other costs, including higher student contributions, that prevented them from choosing colleges with higher tuitions.

TABLE 39

UNDERGRADUATE INDEPENDENT AID RECIPIENTS: 1978-79 AND 1979-80

ALL INCOMES

(1978-79 N = 10,638)
(1979-80 N = 10,918)

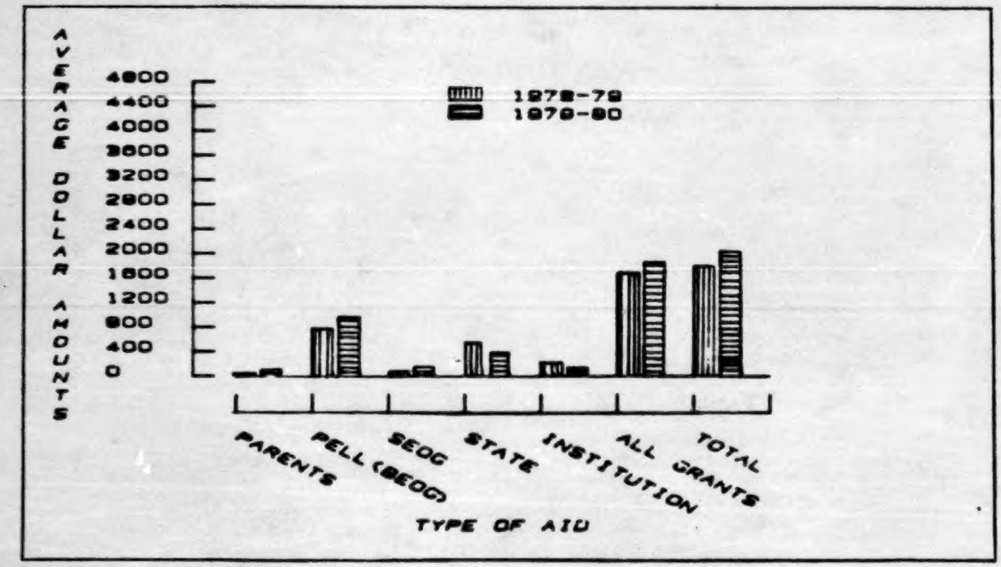
	1978-79		1979-80	
Student Expenses	Average Dollar Amounts	(Percent of Total Expenses)	Average Dollar Amounts	(Percent of Total Expenses)
A. Tuition and Fees	$ 2,605	(40.5%)	$ 3,026	(44.4%)
B. Room and Board	1,053	(16.4%)	2,319	(34.1%)
C. All Other Budgeted Expenses	2,773	(43.1%)	1,461	(21.5%)
TOTAL STUDENT EXPENSES (A+B+C)	$ 6,431	(100%)	$ 6,806	(100%)
Grants/Parental Contributions				
1. Expected Parental Contributions	$ 67	(1.0%)	$ 156	(2.3%)
2. Need Based Grants:				
Pell Grants (BEOG)	$ 796	(12.4%)	$ 982	(14.4%)
Supplemental Grants (SEOG)	141	(2.2%)	165	(2.4%)
State Grants (Including SSIG)	518	(8.1%)	467	(6.9%)
Institutional Grants	312	(4.8%)	236	(3.5%)
Total Need-Based Grants	$ 1,767	(27.5%)	$ 1,850	(27.2%)
3. Sub-Total (1+2)	$ 1,834	28.5%)	$ 2,006	(29.5%)
Self-Help				
4. Student Employment:				
College-Work Study (CW-S)	$ 225	(3.5%)	$ 389	(5.7%)
State/Institutional Work Programs	38	(0.6%)	53	(0.8%)
Total Student Employment	$ 263	(4.1%)	$ 442	(6.5%)
5. Student Loans:				
National Direct Student Loans (NDSL)	$ 296	(4.6%)	$ 346	(5.1%)
Guaranteed Student Loans (FISL/GSL)	388	(6.0%)	480	(7.1%)
Institutional Loans	25	(0.4%)	23	(0.3%)
Total Student Loans	$ 709	(11.0%)	$ 849	(12.5%)
6. Expected Student Contributions	$ 2,355	(36.6%)	$ 2,298	(33.7%)
7. Sub-Total (4+5+6)	$ 3,327	(51.7%)	$ 3,589	(52.7%)
Other Aid				
8. Aid From All Other Sources*	$ 512	(8.0%)	$ 748	(11.0%)
TOTAL STUDENT RESOURCES (3+7+8)	$ 5,673	(88.2%)	$ 6,343	(93.2%)
BALANCE (Total Expenses - Total Resources)	$ 758	(11.8%)	$ 463	(6.8%)

* Other aid includes grants, loans and work from other federal, state, institutional and private sources.

GRAPH 31

AID SOURCES
INDEPENDENT RECIPIENTS

GRANTS AND PARENTAL CONTRIBUTIONS

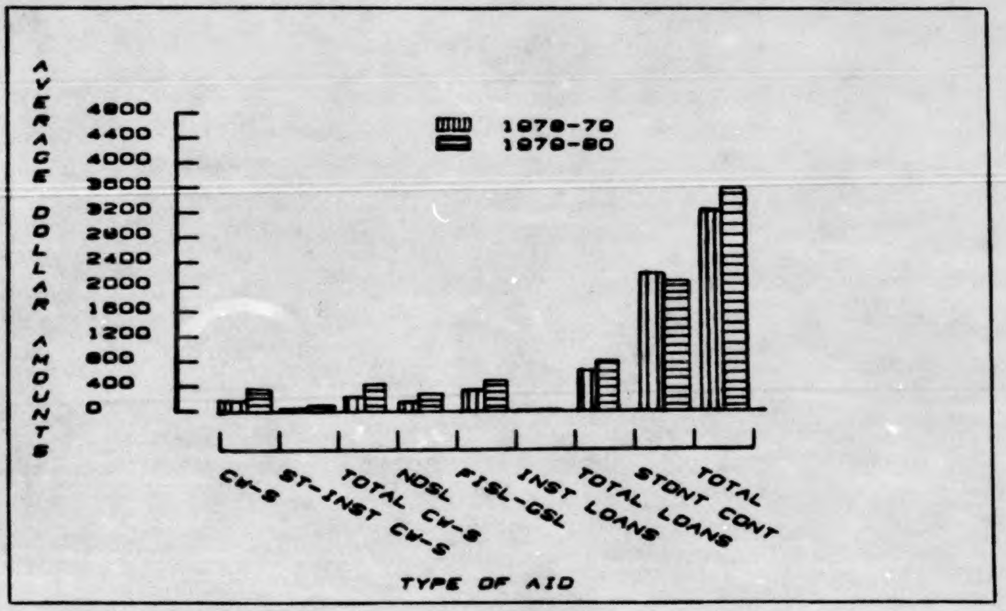


MISAA had some impact upon independent undergraduate aid recipients. The average Pell Grant increased by 23 percent from fall 1978 to fall 1979. The average SEOG award increased 17 percent, while the average state need-based award declined by 10 percent. The average institutional grant also declined by 32 percent. The combination of total need-based grant aid and parental contributions on a limited basis increased by nine percent from 1978-79 to 1979-80. As a proportion of total student costs, grants and parental contributions increased slightly to 29.5 percent in 1979-80. This increase primarily was due to slightly higher average parental contributions and the increase in Pell Grants, both in actual dollars and as a proportion of total student costs.

GRAPH 32

AID SOURCES
INDEPENDENT RECIPIENTS

SELF HELP



The impact of MISAA can be better seen in the self-help requirements for independent undergraduate aid recipients. The average college work-study award increased 72 percent from fall 1978 to fall 1979, and total average work-study awards as a proportion of total student budgets increased over two percentage points from 4.1 percent in fall 1978 to 6.5 percent in fall 1979. Total average student loans increased by 20 percent, and loans as a proportion of total student costs, also increased almost two percentage points.

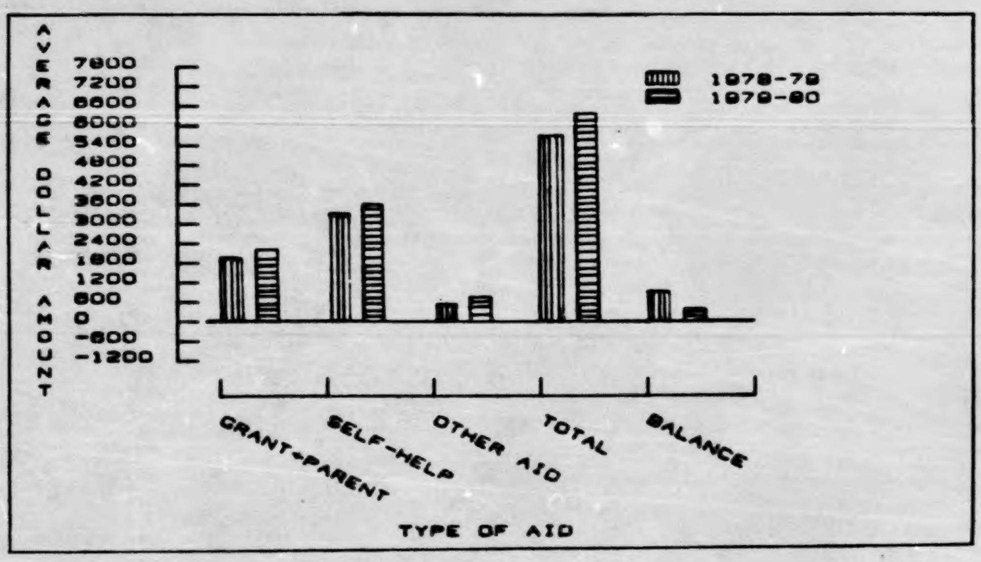
On the other hand, required student contributions decreased by two percent, and by three percentage points as a proportion of total student costs from 1978-79 to 1979-80. Total self-help increased eight percent from fall 1978 to fall 1979, mainly because of increased access to work-study and loans. As a proportion of total student budgets, self-help increased one percentage point from 51.7 percent in fall 1978 to 52.7 percent in fall 1979.

GRAPH 33

AID SOURCES

INDEPENDENT RECIPIENTS

SUMMARY TABLE



Other aid, including aid from other federal, state and institutional sources, increased three percentage points as a proportion of total student budgets from eight percent in fall 1978 to 11 percent in fall 1979. This increase was due to a major increase in institutional merit-based grants. The average award for other aid increased 46 percent from 1978-79 to 1979-80. Average unmet need was higher for independent undergraduates than for all other income groups in 1978-79; however, in 1979-80, although it was significantly higher than the national average ($62), it was lower than the $0 to $6,000 income group ($557). Average unmet need declined 39 percent from fall 1978 to fall 1979. As a proportion of total student budgets, it declined five percentage points from 11.8 percent in 1978-79 to 6.8 percent in 1979-80.

Student Aid Packaging Patterns: All Independent Undergraduate Aid Recipients

TABLE 40

PACKAGING PATTERNS FOR INDEPENDENT UNDERGRADUATE AID RECIPIENTS: ALL INCOMES

Type of Aid	Number of Recipients 1978-79	Number of Recipients 1979-80	Percent of Recipients* 1978-79	Percent of Recipients* 1979-80
Grant Aid only	4481	4147	43%	39%
Work only	24	125	0	1
Loan only	603	820	6	8
Grant and Work only	716	891	7	8
Grant and Loan only	2597	1917	25	18
Work and Loan only	166	103	2	1
Grant, Work and Loan only	1910	2733	18	25
TOTALS	10,497	10,736	100%	100%

* Percentages may not total due to rounding.

The major packaging patterns were different for independent students than for dependent undergraduates generally. The primary packaging pattern for both years was grant aid only. In 1978-79, the second most common pattern was grant aid and loan only which became the third most common pattern in 1979-80. The combination of grant aid, work, and loans which was the third most common pattern in 1978-79 became the second most common pattern in 1979-80.

Generally, trends in financial aid packaging were consistent for independent students as for all other income groups. Students with grant aid only had the lowest student budgets followed by the grant and loan only group. Students with a combination of grant aid, work and loans attended colleges with higher tuitions, resided on campus, and tended to attend college out-of-state. Therefore, their grant packages consisted of Pell Grants and SEOG awards as substitutes for state need-based grants. The tables below exemplify typical financial aid packages for each of these packaging patterns for both years. The dollar amounts used represent the mean dollar amount for students by source of funds in each of the categories.

TABLE 41

STUDENT FINANCIAL AID PACKAGES

INDEPENDENT UNDERGRADUATES: ALL INCOMES

1978-79

(N = 10,497)

Dollar Amounts
Per Recipient

Grants/Parental Contributions	Grant Aid Only (43%)* Commuter	Grant and Loan Only (25%)*	Grant and Work and Loan Only (18%)*
1. Expected Parental Contributions	$ 0	$ 0	$ 0
2. Need-Based Grants			
Basic Grants (BEOG)	$1,267	$1,263	$1,260
Supplemental Grants (SEOG)	0	591	713
State Grants (Including SSIG)	0	0	0
Institutional Grants	0	0	0
Total Need-Based Grants	$1,267	$1,854	$1,973
3. Sub-Total (1 + 2)	$1,267	$1,854	$1,973
Self-Help			
4. Student Employment			
College Work-Study (CW-S)			$1,054
State/Institutional Work Programs			0
Total Student Employment			$1,054
5. Student Loans			
National Direct Student Loans (NDSL)		$ 836	$ 800
Guaranteed Student Loans (FISL/GSL)		0	650
Total Student Loans		$ 836	$1,450
6. Expected Student Contributions	$4,015	$3,067	$1,753
7. Sub-Total (4 + 5 + 6)	$4,015	$3,903	$4,257
Other Aid			
8. Aid From All Other Sources		$ 253	$ 359
TOTAL STUDENT EXPENSES	$6,100	$6,553	$7,238
TOTAL STUDENT RESOURCES (3 + 7 + 8)	5,282	5,910	6,589
BALANCE (Total Expenses - Total Resources)	$ 818	$ 643	$ 649

*Percentage of recipients in this income group with this type of financial aid package.

TABLE 42

STUDENT FINANCIAL AID PACKAGES

INDEPENDENT UNDERGRADUATES: ALL INCOMES

1979-80

(N = 10,736)

Dollar Amounts
Per Recipient

Grants/Parental Contributions	Grant Aid Only (39%)* Commuter	Grant and Work and Loan Only (25%)*	Grant and Loan Only (18%)*
1. Expected Parental Contributions	$ 0	$ 0	$ 0
2. Need-Based Grants			
Basic Grants (BEOG)	$1,469	$1,542	$1,465
Supplemental Grants (SEOG)	0	680	674
State Grants (Including SSIG)	760	0	0
Institutional Grants	0	0	0
Total Need-Based Grants	$2,229	$2,222	$2,139
3. Sub-Total (1 + 2)	$2,229	$2,222	$2,139
Self-Help			
4. Student Employment			
College Work-Study (CW-S)		$1,413	
State/Institutional Work Programs		0	
Total Student Employment		$1,413	
5. Student Loans			
National Direct Student Loans (NDSL)		$1,067	$ 0
Guaranteed Student Loans (FISL/GSL)		0	2,050
Total Student Loans		$1,067	$2,050
6. Expected Student Contributions	$3,385	$2,091	$3,298
7. Sub-Total (4 + 5 + 6)	$3,385	$4,571	$5,348
Other Aid			
8. Aid From All Other Sources		$1,870	
TOTAL STUDENT EXPENSES	$6,326	$7,694	$7,479
TOTAL STUDENT RESOURCES (3 + 7 + 8)	5,614	7,663	7,487
BALANCE (Total Expenses - Total Resources)	$ 712	$ 31	$ -8

*Percentage of recipients in this income group with this type of financial aid package.

The mean total student budget for students receiving grant aid increased only four percent from fall 1978 to fall 1979. The mean Pell Grant award increased by 16 percent, and total mean grant aid increased 76 percent for this group of students, primarily due to an increased percentage of these students on state need-based grants. Total mean grant aid as a proportion of total student budgets increased 14 percentage points from 21 percent in 1978-79 to 35 percent in 1979-80.

The mean total self-help, in this case, total student contributions decreased 16 percent from fall 1978 to fall 1979. As a proportion of total student costs, student contributions declined 12 percentage points from 66 percent in fall 1978 to 54 percent in fall 1979. Unmet need was highest in the grant aid only group; however, the mean unmet need declined by 15 percent during this period.

The mean total student budget for the grant and loan only group increased 14 percent from fall 1978 to fall 1979. Total mean grant aid increased 15 percent. The increase was primarily due to a 16 percent increase in the mean Pell Grant awards. However, grant aid as a proportion of total student budgets remained relatively steady. Whereas a majority of recipients received an NDSL award in addition to aid from other sources in 1978-79, most recipients in this group had a GSL in 1979-80. The mean total expected student contribution increased by eight percent during this period. The mean total self-help as a proportion of total student budgets increased by 12 percentage points from 60 percent in 1978-79 to 72 percent in 1979-80. This increase was due primarily to increased loans. As a result of increased loans in 1979-80, there was no unmet need for this group; however, in 1978-79, the mean unmet need was $643 or 10 percent of the total student budget.

The mean total student budget for students receiving a combination of grant aid, work and loans increased by six percent from fall 1978 to fall 1979. The mean total grant aid for this group increased 13 percent due to an increase of 22 percent in the mean Pell Grant award. Grant aid as a proportion of total student budgets increased two percentage points from 27 percent in 1978-79 to 29 percent in 1979-80.

The mean work-study award increased 34 percent during this period, and the total mean loan amount decreased by 26 percent. The mean student contribution increased 19 percent. Total mean self-help increased seven percent, primarily due to increased work-study and student contributions. Self-help as a proportion of total student costs remained steady at 59 percent for both years.

The mean other aid award, primarily institutional merit-based awards, increased by 142 percent from fall 1979 to fall 1980. In 1979-80, there was almost no unmet need for this group of recipients, while in 1978-79 the unmet need was $643 or nine percent of total student budgets.

Overall, MISAA did not have a major impact on independent aid recipients. There was some increase in grant aid, but not enough to reduce the expected self-help requirements for this group of students. MISAA provided more access to self-help sources, particularly work-study and loans which helped to reduce expected student contributions somewhat. Overall, unmet need remained high for this group as with dependent aid recipients with parental adjusted gross incomes below $12,000.

SUMMARY OF FINDINGS AND CONCLUSIONS

In 1978-79, 55 percent (958,000) undergraduates attending independent colleges and universities received some form of financial aid. Approximately 85 percent of these recipients were dependent students and 15 percent were independent. In 1979-80, approximately 59 percent (1.05 million) of undergraduates received financial aid. Approximately 86 percent of these recipients were dependent undergraduates and 14 percent were independent. The findings of this study suggest, however, that a major impact of MISAA was not to provide eligibility to new and additional student populations, even though total undergraduate aid recipients increased by nine percent from fall 1978 to fall 1979. But rather, our findings suggest that the real impact of MISAA was to distribute more equitably the share of financing higher education among parents, students, and society through federal, state, and institutional sources.

The tables and graphs which follow summarize the major trends that occurred as a result of MISAA for dependent undergraduate recipients.

TABLE 43

AVERAGE DOLLAR AMOUNTS AND PERCENT OF

TOTAL STUDENT EXPENSES BY PARENTAL INCOME

AND BY SOURCE OF FUNDS FOR ALL DEPENDENT UNDERGRADUATE

AID RECIPIENTS 1978-79

Parental Adjusted Gross Income	Average Number of Children In College	Average Parental Contribution		Average Need-Based Grants		Average Self-Help		Other Aid		Average Student Budget		Average Total Expenses - Total Resources	
		$	%	$	%	$	%	$	%	$	%	$	%
$0-6,000	1	$ 243	4.8%	$2,346	46.3%	$1,489	29.4%	$489	9.7%	$5,067	100.0%	$500	9.9%
$6-12,000	1	342	6.6	2,423	46.6	1,673	32.2	400	7.7	5,202	100.0	364	7.0
$12-18,000	1	923	17.0	2,028	37.4	1,868	34.5	368	6.8	5,418	100.0	231	4.3
$18-24,000	2	1,668	29.5	1,703	30.1	1,959	34.7	299	5.3	5,652	100.0	23	0.4
$24-30,000	2	2,567	43.1	1,576	26.5	1,884	31.6	298	5.0	5,955	100.0	-370	6.2
$30-36,000	2	3,604	57.5	1,130	18.0	1,803	28.8	308	4.9	6,263	100.0	-581	9.3
$36,000+	2	4,592	68.5	988	14.7	1,941	29.0	371	5.5	6,702	100.0	-1,191	17.8
Average All Incomes	2	$1,470	25.7%	$1,968	34.5%	$1,845	32.3%	$373	6.5%	$5,712	100.0%	$ 55	0.9%

In 1978-79, there clearly was an imbalance in the distribution of the burden of financing for both parents and students. Average parental contributions increased at a very rapid rate beyond the $12,000 income range. The increases particularly were difficult for the $18,000 to $24,000 income group where a majority of parents had more than one child in college. Table 44 and Graph 34 clearly show the reduction in expected parental contributions for all income groups that occurred as a result of MISAA. Thus, the objective of MISAA to provide some relief to parents clearly was achieved.

TABLE 44

AVERAGE DOLLAR AMOUNTS AND PERCENT OF

TOTAL STUDENT EXPENSES BY PARENTAL INCOME

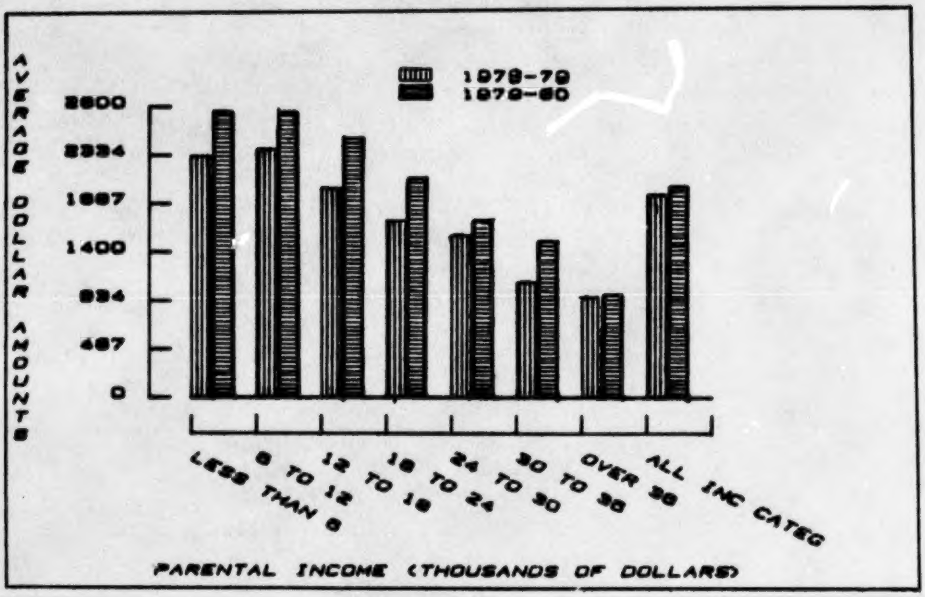
AND BY SOURCE OF FUNDS FOR ALL DEPENDENT UNDERGRADUATE

AID RECIPIENTS 1979-80

Parental Adjusted Gross Income	Average Number of Children In College	Average Parental Contribution		Average Need-Based Grants		Average Self-Help		Other Aid		Average Student Budget		Average Total Expenses - Total Resources	
		$	%	$	%	$	%	$	%	$	%	$	%
$0-6,000	1	$ 164	3.0%	$2,768	50.6%	$1,495	27.3%	$483	8.8%	$5,467	100.0%	$557	10.2%
$6-12,000	1	352	6.2	2,756	48.5	1,722	30.3	463	8.1	5,688	100.0	395	6.9
$12-18,000	1	883	14.7	2,503	41.7	1,948	32.4	464	7.7	6,007	100.0	210	3.5
$18-24,000	2	1,467	24.7	2,109	35.5	1,916	32.3	391	6.6	5,941	100.0	57	1.0
$24-30,000	2	2,441	37.6	1,714	26.4	2,067	31.8	427	6.6	6,499	100.0	-150	2.3
$30-36,000	2	3,078	45.8	1,513	22.5	2,041	30.4	442	6.6	6,723	100.0	-350	5.2
$36,000+	2	4,296	60.7	996	14.1	2,153	30.4	450	6.4	7,079	100.0	-817	11.5
Average All Incomes	2	$1,463	25.2%	$2,049	35.4%	$1,803	31.1%	$381	6.6%	$5,796	100.0%	$ 62	1.1%

GRAPH 34

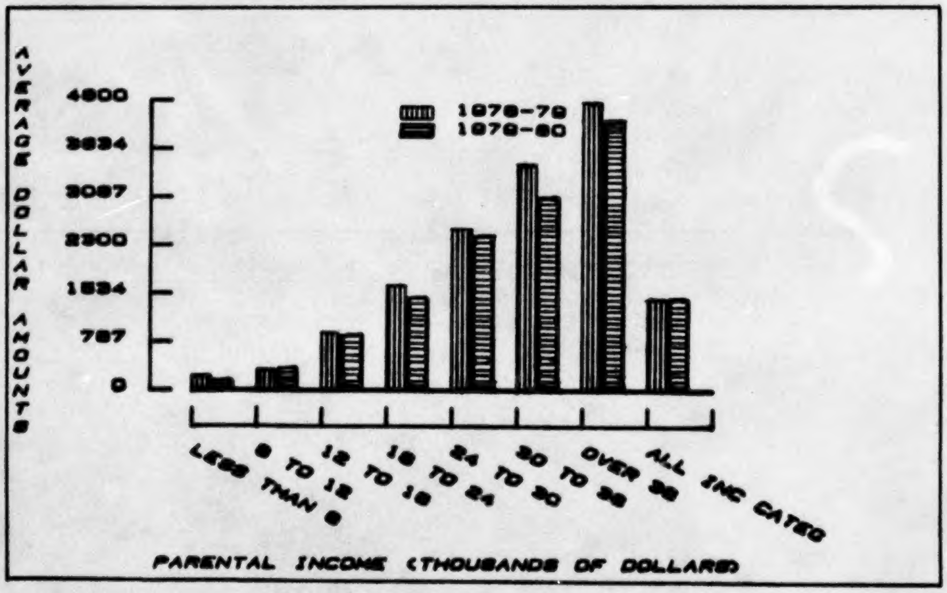
TOTAL NEED BASED GRANTS
FOR DEPENDENT RECIPIENTS
IN EACH INCOME CATEGORY



Need-based grants, primarily Pell Grants, increased particularly to income groups up to $24,000. Essentially, another purpose of MISAA was to provide more grant aid to lower and middle-income groups.

GRAPH 35

PARENTAL CONTRIBUTIONS FOR DEPENDENT RECIPIENTS
IN EACH INCOME CATEGORY

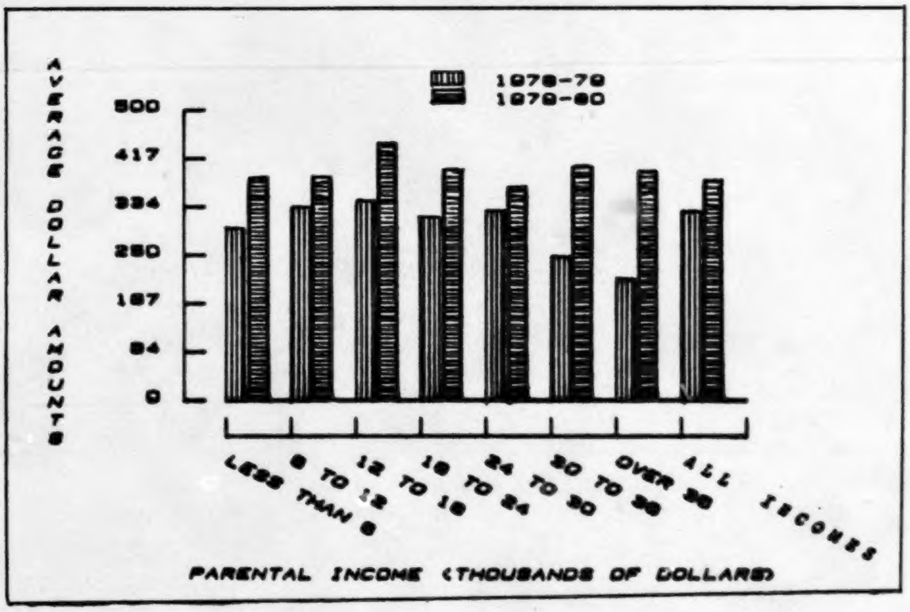


For all income groups, the self-help burden was more equitably distributed as a result of MISAA. In 1978-79, students paying the highest percentage of self-help were in the $12,000 to $24,000 income range. These were also the students whose families had to bear a heavy burden. On the other hand, although expected parental contributions were very high for the parents with incomes above $24,000, the self-help requirement for students was lower than other income groups.

The redistribution of self-help in MISAA occurred primarily through loans and work, since expected student contributions were fairly limited, and there were not major changes overall.

GRAPH 36

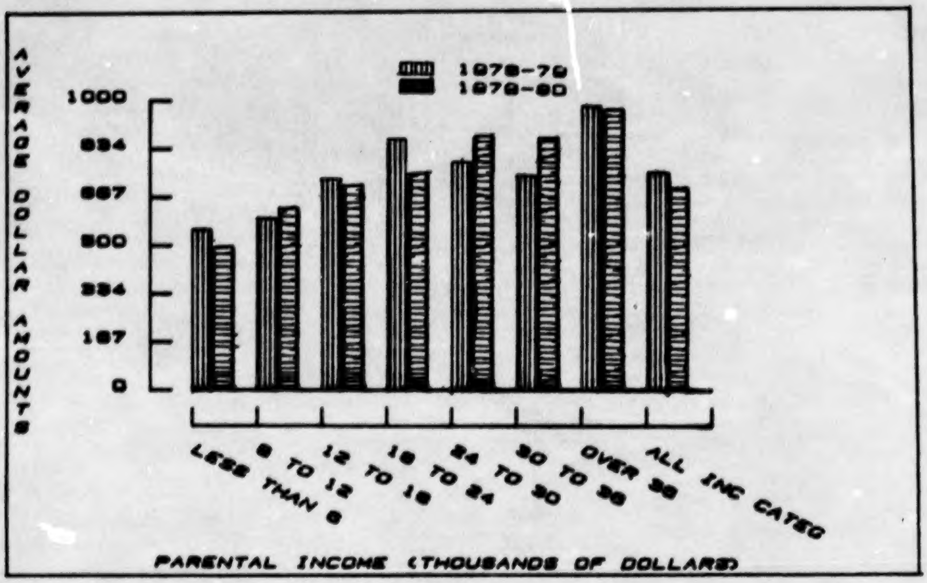
TOTAL WORK-STUDY EMPLOYMENT FOR DEPENDENT RECIPIENTS IN EACH INCOME CATEGORY



Graph 36 illustrates the increase in college work-study from federal, state, and institutional sources across all incomes. By increasing grants and work-study, the loan burden (Graph 37) essentially was reduced in the income groups below $24,000, where grant money was not increased to cover the reduction in parental contributions.

GRAPH 37

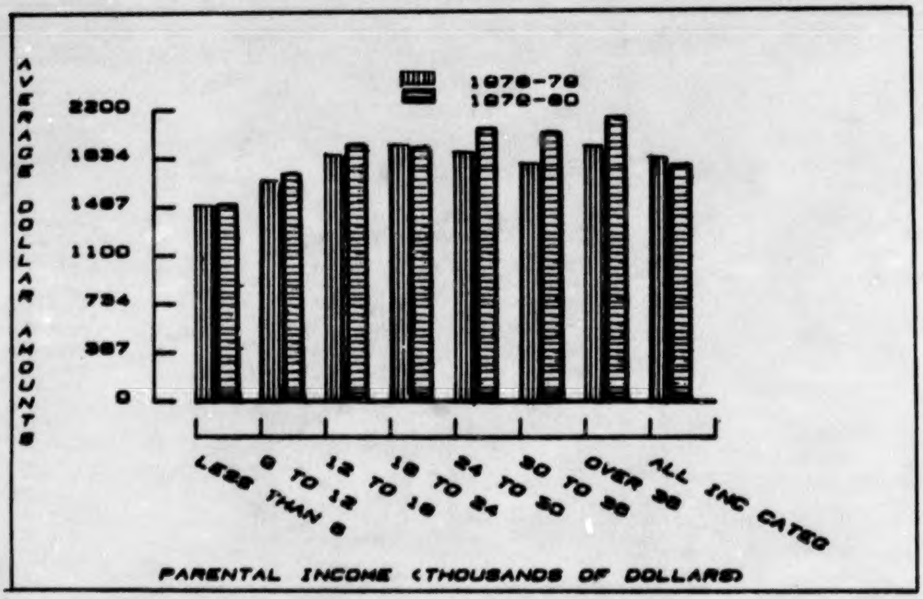
TOTAL LOANS FOR DEPENDENT RECIPIENTS IN EACH INCOME CATEGORY



Overall, then, self-help was more equitably balanced. Graph 38 clearly illustrates the increase in total self-help for recipients with parental income above $24,000. IN 1978-79, students with parental incomes above $30,000 had a lower required self-help expectation than other students. As MISAA provided access to more work and loan money, all students with parental incomes beyond $6,000 were expected, on an average, to pay for 30 percent of their educational expenses.

GRAPH 38

TOTAL SELF-HELP
FOR DEPENDENT RECIPIENTS
IN EACH INCOME CATEGORY



Generally, access was a function of income. However, the findings suggest that MISAA did increase student choice, particularly for students in the $12,000 to $18,000 income group. It seems that one income group which was more burdened financially -- $18,000 to $24,000 -- in fact lost some of their choice. This was the only group whose budgets did not increase, but in fact fell behind the $12,000 to $18,000 income group. This group of families also tended to have two children in college. This was one of the target income groups of MISAA, and the findings seem to bear out the original thinking of Congress -- that some middle-income families were losing their ability to pay for their children's education, and had to make difficult financial choices.

MISAA clearly reduced the level of borrowing against parental contributions by providing access to more loans. This finding was generally true for need-based student aid; however, there also was a major increase in loans for students who were not required to submit income information as a result of MISAA.

MISAA provided institutions with the ability to target more aid into merit-based grants for most income groups. MISAA did not have a major impact on independent undergraduates, except to provide access to more work and loan aid. Unmet need was somewhat reduced, but still remained quite high for this group of recipients.

Unmet need, overall, remained about the same from one year to the next. This is not very surprising since 1979-80 was the first year all Americans experienced double-digit inflation.

Student aid packaging patterns also were a function of the cost of education; student budgets had a combination of grant aid, loans and work -- the most common packaging pattern for both years.

Students with lower costs, generally, had a combination of grants and loans. In 1978-79, this was the second most common pattern, and for some of the middle-income groups, was the major packaging pattern for higher budgets also. With the increase in work-study, however, work was added as an alternative in many packages.

Undergraduates who had the lowest student budgets in each income range were those who had grant aid only in their packages. This was the second most common packaging pattern in 1979-80.

Although grant aid and loans were a common packaging pattern in 1979-80, the proportion of total recipients receiving this package dropped, and a fourth packaging pattern emerged -- grant and work only.

Independent students generally had different packaging patterns. The most common pattern for both years was grant aid only. However, with the increase in work and loan aid available, the second most common packaging pattern that emerged in 1979-80 was the combination of grant aid, work, and loans.

The Middle Income Student Assistance Act was a piece of legislation that worked. Lower and middle-income students received more grant aid, and students from families with incomes above $24,000 had more access to work-study and loan funds. Expected parental contributions across all incomes were reduced, and the responsibility for financing higher education was more equitably distributed among parents, students, and society.

APPENDIX A

NIICU STUDENT AID RECIPIENT DATA SURVEY 1978-79 and 1979-80

LIST OF INSTITUTIONS IN SAMPLE

Universities

Duke University - NC
Emory University - GA
Northwestern University - IL
Syracuse University - NY
University of Denver - CO
University of Santa Clara - CA
University of Southern California - CA
University of the Pacific - CA
Washington University - MO

Four-Year Institutions

Augsburg College - MN
Aurora College - IL
Barry College - FL
Bates College - ME
Belhaven College - MS
Briar Cliff College - IA
Centre College of Kentucky - KY
College of Great Falls - MT
College of New Rochelle - NY
College of Notre Dame - CA
College of Wooster - OH
Dakota Wesleyan University - SD
Dallas Baptist College - TX
Eastern Nazarene College - MA
Fairleigh-Dickinson University - NJ
Ferrum College - VA
Hamilton College - NY
Hawaii Pacific College - HI
Husson College - ME
John F. Kennedy University - CA
Lake Forest College - IL
Lakeland College - WI
Lane College - TN
Lawrence University - WI
LeMoyne-Owen College - TN
Manchester College - IN
Maryland Institute College of Art - MD
Marywood College - PA
Medaille College - NY
Mercy College of Detroit - MI
Merrimack College - MA
Mount Saint Mary College - NY
Ohio Northern University - OH
Oklahoma Christian College - OK
Otterbein College - OH
Philadelphia College of Art - PA
Pomona College - CA
Presbyterian College - SC
Randolph-Macon College - VA
Randolph-Macon Woman's College - VA
Sacred Heart University - CT
Southampton College of Long Island University - NY
Southwestern College - KS
Talladega College - AL
Texas Lutheran College - TX
U.S. International University - CA
University of Scranton - PA
Washington College - MD
Wesleyan University - CT
Westmont College - CA
Whitman College - WA
Wilmington College - OH

Two-Year Institutions

Muskegon Business College - MI
North Greenville College - SC
Reinhardt College - GA
Southern Baptist College - AR
Villa Maria College of Buffalo - NY
Waldorf College - IA

APPENDIX B.

STUDENT AID RECIPIENT SURVEY
ACADEMIC YEAR 1978-1979

Student Data

1. School Fice Code: ________ 2 Student Study ID: ________
3 Registration Status: (   ) Full Time
(   ) Part Time
(   ) Less than Part Time
4 Academic Level: Undergraduate
(   ) First Year
(   ) Second Year
(   ) Third Year
(   ) Fourth Year
(   ) Fifth Year
Beyond Baccalaureate or Fifth Year
(   ) First Professional Medical, Dental, Other Health Professions
(   ) All Other First Professional Post-Baccalaureate
(   ) Graduate: All Other Post-Baccalaureate
5 Cumulative calendar years in an OE recognized school
(__________)
6 Cumulative calendar years in this school
(__________)
7 State of legal residence (see defination No 7)
(__________)
8 Local Residence (   ) On campus
(   ) In community (off campus)
(   ) At home
9 Age (__________)
10 Sex: (   ) Male
(   ) Female
11 Minority Code (   ) Black
(   ) American Indian/Alaskan Indian
(   )Asian/Pacific Islander
(   ) Hispanic
(   ) White
12 Marital Status (   ) Single
(   ) Married
(   ) Divorced
(   ) Separated
(   ) Widowed
13 Student's number of dependent children
(__________)
14 Dependency Status (   ) Dependent (for aid purposes)
(   )Independent (for aid purposes)
15 Parent's IRS adjusted gross income
(__________)
16 Student's IRS adjusted gross income
(__________)
17 Parent's expected contribution
(__________)
18 Student's expected contribution
(__________)
19 Spouse's IRS adjusted gross income
(__________)
20 Number of parent's family in college
(__________)
21 Tuition/Fee cost for this student
(__________)
22 Room charge for this student
(__________)
23 Board charge for this student
(__________)
24 All other budgeted costs for this student
(__________)
25 Total budgeted costs for this student
(__________)

Institutional Aid

26 Non need based Grant (__________)
27 Need based Grant (__________)
28 On campus Earnings (__________)
29 Fellowship Awards (__________)
30 Assistantship Awards (__________)
31 Loans (__________)
32 FISL/GSL Loans (__________)
33 Employee Remissions/Discounts (__________)
34 Employee Dependent Rem/Disc (__________)
35 All other Remissions/Disc (__________)

Federal Aid

36 BEOG (__________)
37 SEOG (__________)
38 NDSL (__________)
39 CWSP (actual earnings) (__________)
40 Veteran's Admin Payments (__________)
41 Social Security Payments (__________)
42 Health Professions Grant (__________)
43 Health Professions Loan (__________)
44 Nursing Grant (__________)
45 Nursing Loan (__________)
46 Law Enforcement Educ Program (__________)
47 All Other Federal (Specify below) (__________)

State Aid

48 Non-need-based Grant (__________)
49 Need-based Grant (include SSIG) (__________)
50 Entitlement Grant (__________)
51 Campus-based Grant (__________)
52 College Work Study (__________)
53 Rehabilitation Grant (__________)
54 All Other State (Specify below) (__________)

All Other Aid

55 Grants of Record (__________)
56 Loans of Record (__________)
57 FISL/GSL Loans other sources (__________)
58 Off campus earnings of record (__________)

Specific other Federal

Specific other State

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NATIONAL INSTITUTE OF INDEPENDENT
COLLEGES AND UNIVERSITIES

SURVEY DEFINITIONS

Item No 1 **School Fice Code**: The 6 digit code assigned by the Federal Interagency Committee on Education

Item No 2 **Student Study ID**: The number assigned by the institution to this student's record for purposes of next year follow up Must not be regular ID

Item No 3 **Registration Status**: Part-time must be at least 50% of a normal student load as defined by the last institution

Item No 4 **Academic Level**: As recorded by the institution

Item No 5 **OE Recognized School**: Students recognized as eligible for federal aid programs

Item No 7 **State of legal residence**: As reported by the student Use a 2-digit code

10 Alabama
11 Alaska
12 Arizona
13 Arkansas
14 California

15 Colorado
16 Connecticut
17 Delaware
18 District of Columbia
19 Florida

20 Georgia
21 Hawaii
22 Idaho
23 Illinois
24 Indiana

25 Iowa
26 Kansas
27 Kentucky
28 Louisiana
29 Maine

30 Maryland
31 Massachusetts
32 Michigan
33 Minnesota
34 Mississippi

35 Missouri
36 Montana
37 Nebraska
38 Nevada
39 New Hampshire

40 New Jersey
41 New Mexico
42 New York
43 North Carolina
44 North Dakota

45 Ohio
46 Oklahoma
47 Oregon
48 Pennsylvania
49 Rhode Island

50 South Carolina
51 South Dakota
52 Tennessee
53 Texas
54 Utah

55 Vermont
56 Virginia
57 Washington
58 West Virginia
59 Wisconsin
60 Wyoming

61 Foreign Countries

Item No 8 **Local Residence**: Any campus housing is defined as on campus

Item No 21 **Tuition/Fee Cost** The major tuition charge or in case of public institutions the fee that represents tuition

Items No 21 to 25
Budget Costs As calculated by the Student Aid Office

Item No 28 **On-campus Earnings**: Student payroll earnings Not to be confused with CWSP earnings reported in Item No 39

Items No 31 and 32
Loans: Separate loans from institution's funds that are not backed by FISL/GSL agreements

Item No 33 **Employee Remission/Discounts**: Employee using service Your college employees personally using education services

Item No 34 **Employee Dependent Remissions/Discount**: Employee dependent children using service Dependents of your college employees using education services

Item No 35 **All other Remissions/Discounts**: Remissions for all other qualified persons whether or not related to the institution

Item No 49 **State Need-based Grant**: State Student Incentive Grant fund to be included in this amount

Items No 55 to 58
All Other Aid: Include only those items of record Estimates or guesses should not be recorded

STUDENT AID RECIPIENT SURVEY
ACADEMIC YEAR 1979-1980

Student Data

1. School FICE Code ________ 2. Student Study ID ________
3. Registration Status ( ) Full Time
( ) Part Time
( ) Less than Part Time

4. Academic Level Undergraduate
( ) First Year
( ) Second Year
( ) Third Year
( ) Fourth Year
( ) Fifth Year

Beyond Baccalaureate or Fifth Year
( ) First Professional Medical, Dental, Other Health Professions
( ) All Other First Professional Post-Baccalaureate

5. State of legal residence (see Definition No. 5)
(__________)

6. Local Residence ( ) On campus
( ) In community (off campus)
( ) At home

7. Age (__________)

8. Sex ( ) Male
( ) Female

9. Minority Code ( ) Black
( ) American Indian/Alaskan Indian
( ) Asian/Pacific Islander
( ) Hispanic
( ) White

10. Marital Status ( ) Single
( ) Married
( ) Divorced
( ) Separated
( ) Widowed

11. Student's number of dependent children
(__________)
12. Dependency Status ( ) Dependent (for aid purposes)
( ) Independent (for aid purposes)
13. Student's number of dependent children
(__________)
12. Dependency Status ( ) Dependent (for aid purposes)
( ) Independent (for aid purposes)
13. Parent's Income (__________)
14. Assets: home equity (__________)
15. Assets: Small business/farm
(__________)
16. Other Assets: Specify (__________)

17. Student's IRS adjusted gross income (__________)
18. Parent's expected contribution (__________)
19. Student's expected contribution (__________)
20. Number of parent's family in college (__________)
21. Tuition/Fee cost for this student (__________)
22. Room charge for this student (__________)
23. Board charge for this student (__________)
24. All other budgeted costs for this student
(__________)
25. Total budgeted costs for this student (__________)

Institutional Aid

26. Merit-based Grant (__________)
27. Need-based Grant (__________)
28. On-Campus Earnings (__________)
29. Fellowship Awards (__________)
30. Assistantship Awards (__________)
31. Loans (__________)
32. FISL/GSL Loans (__________)
33. Employee Remissions/Discounts (__________)
34. Employee Dependent Rem. Disc. (__________)
35. All other Remissions/Disc. (__________)

Federal Aid

36. BEOG (__________)
37. SEOG (__________)
38. NDSL (__________)
39. CWSP (actual earnings) (__________)
40. Veteran's Admin. Payments (__________)
41. Social Security Payments (__________)
42. Health Professions Grant (__________)
43. Health Professions Loan (__________)
44. Nursing Grant (__________)
45. Nursing Loan (__________)
46. All other Federal (Specify below) (__________)

***

ALL RESPONSES MUST BE APPROPRIATE CHECKS, ACTUAL AMOUNTS, OR CODE NUMBER. BLANKS, DASHES, N.A., ETC. ARE NOT ALLOWABLE FOR ACCURATE DATA

State Aid

47 Merit-based Grant (__________)
48 Need-based Grant (include SSIG) (__________)
49 Entitlement Grant (__________)
50 Campus-based Grant (__________)
51 College Work Study (__________)
52 Rehabilitation Grant (__________)
53 All Other State (Specify below) (__________)

All Other Aid

54 Grants of Record (__________)
55 Loans of Record (__________)
56 FISL/GSL Loans other sources (__________)
57 Off-campus earnings of record (__________)

Specific other Federal

Specific other State

Specific other Assets

Survey Definitions, By Line Number

1 **School FICE Code**: The 6 digit code assigned by the Federal Interagency Committee on Education

2 **Student Study ID**: The number assigned by the institution to this student's record for purposes of this year's follow-up Must **NOT** be regular ID

3 **Registration Status**: Part-time must be at least 50% of a normal student load as defined by the institution

4 **Academic Level**: As recorded by the institution

5 **State of Legal Residence**: As reported by the student Use a 2-digit code

10	Alabama
11	Alaska
12	Arizona
13	Arkansas
14	California
15	Colorado
16	Connecticut
17	Delaware
18	District of Columbia
19	Florida
20	Georgia
21	Hawaii
22	Idaho
23	Illinois
24	Indiana
25	Iowa
26	Kansas
27	Kentucky
28	Louisiana
29	Maine
30	Maryland
31	Massachusetts
32	Michigan
33	Minnesota
34	Mississippi
35	Missouri
36	Montana
37	Nebraska
38	Nevada
39	New Hampshire
40	New Jersey
41	New Mexico
42	New York
43	North Carolina
44	North Dakota
45	Ohio
46	Oklahoma
47	Oregon
48	Pennsylvania
49	Rhode Island
50	South Carolina
51	South Dakota
52	Tennessee
53	Texas
54	Utah
55	Vermont
56	Virginia
57	Washington
58	West Virginia
59	Wisconsin
60	Wyoming
61	Foreign Countries

6 **Local Residence**: Any campus housing is defined as on-campus

7 **Age**: Code 9 (not available) if unknown

8 **Sex**: Code 9 (not available) if unknown

9 **Minority Code**: Code 9 (not available) if unknown

10 **Marital Status**: Code 9 (not available) if unknown

11 **Student's Number of Dependent Children**: Code 0 for **NONE**; Code 9 if unknown

13 **Parent's Income**: Code 1 if FAF not submitted by choice or not requested by college Code 9 if unknown Code 0 **ONLY for actual zero dollar income.**

14 **Assets — Home Equity**: Code 1 if not requested or refused Code 9 if unknown for any other reason

15 **Assets — Small Business/Farm**: Code 1 if not requested Code 2 if request refused. Code 9 if unknown for any other reason

16 **Other Assets**: Code 1 if not requested Code 2 if request refused. Code 9 if unknown for another other reason

17 **Student's IRS Adjusted Gross Income**: Code 1 if not requested. Code 2 if request refused. Code 9 if unknown for any other reason

21 **Tuition/Fee Cost**: The major tuition charge or, in case of public institutions the fee that represents tuition

22 **Room Charge**: Enter an estimated room charge for students living off campus Use CSS average if no other calculation is available "0" is not an allowable entry If a single charge is made for board and room, divide uniformly by some reasonable percentage

23 **Board Charge**: Enter an estimated board charge for students living off campus Use CSS average if no other calculation is available "0" is not an allowable entry

24 **All Other Budgeted Costs**: Enter an estimated amount for all students based on local rules If necessary use CSS average amount PLEASE DO NOT INCLUDE ANY ROOM OR BOARD CHARGES ON THIS LINE

25 **Total Budgeted Costs**: This entry must equal the total of lines 21 22, 23 and 24

28 **On-Campus Earnings**: Student payroll earnings Not to be confused with CWSP earnings reported in Item 39

31 & 32
Loans: Separate loans from institution's funds that are **NOT** backed by FISL/GSL agreements

33 **Employee Remission/Discounts**: Employee using service Your college employees personally using education services

34 **Employee Dependent Remissions/Discount**: Employee dependent children using service Dependents of your college employees using education services

35 **All Other Remissions/Discounts**: Remissions for all other qualified persons whether or not related to the institution

48 **State Need-based Grant**: State Student Incentive Grant fund to be included in this amount

54 to 57
All Other Aid. Include only those items of record Estimates or guesses should not be recorded

APPENDIX C

TECHNICAL SUPPLEMENT

THE STUDENT AID RECIPIENT DATA BANK

Purpose

Little is known about how financial aid is packaged for students attending independent colleges and universities.

The NIICU Student Aid Recipient Data Bank is designed to provide such information by type of institution, level of tuition, geographic region, and level of per capita state appropriations for student aid.

Approach

Prior studies of student financial assistance usually have been limited to surveys of institutional aggregate figures: number of awards and total dollars for each aid program. For example, the Minter-Bowen Fourth Annual Report on Independent Higher Education provides national sample aggregate data.

In this study we have drawn a two state random sample of institutions and student aid recipient records which will allow us to study the patterns of individual aid packaging.

Population and Sampling Procedure

The population sampled in this study includes the aid recipients of all students attending independent colleges and universities with enrollments greater than 500 who received financial assistance of any kind during the year 1978-79 or 1979-80.

The Student Aid Recipient Data Bank study approached the examination of student financial assistance by utilizing a two step sampling procedure. This approach allowed the researcher to study patterns of packaging student aid funds.

The first step of the multi-stage procedure was to draw a ten percent stratified random sample from the institutions in the sample frame of 949 colleges and universities defined in the 1977-78 National Center for Education Statistics Education Directory as having independent control and enrollment of 500 or more. This sample was drawn by John Minter Associates. The sample was stratified by the following categories:

- Residential
- Non-Residential
  - Type of Institution
    - University
    - Four-Year College
    - Two-Year College
  - Level of Tuition (Fall 1977)

$4000 plus	University	4-year	
$3000 to $4000	University	4-year	2-year ($3000+)
$2000 to $3000	University	4-year	2-year
Less than $2000		4-year	2-year

  - Region
    - North Atlantic
    - South East
    - Great Lakes, Plains
    - West, Southwest

The sample was composed of eighty-five responding insitutions in 1978-79. Of these eighty-five colleges and universities, sixty-seven responded in 1979-80 and constitute the sample for this study.

Tables A and B which follow show the distribution of institutions in the total population by region and by level of tuition.

Table A

1978-79

NIICU STUDENT AID RECIPIENT SURVEY

INDEPENDENT INSTITUTIONS BY REGION

Independent Institutions With Enrollment ≥ 500

Total Population: 949 institutions (1978 *Postsecondary Education Directory* serving 1,035,893 student aid recipients

Number and Type of Institutions by Region

	North Atlantic	South East	Great Lakes Plains	West/ Southwest	All Regions
Universities	26	7	14	12	59
Four-Year Colleges	248	178	252	127	805
Two-Year Colleges	41	25	15	4	85
All Institutional Types	315	210	281	143	949

Table B

1978-79

NIICU STUDENT AID RECIPIENT SURVEY

INDEPENDENT INSTITUTIONS BY LEVEL OF TUITION

Independent Institutions With Enrollment ≥ 500

Total Population: 949 institutions (1978 *Postsecondary Education Directory* serving 1,035,893 student aid recipients

Number and Type of Institutions by Level of Tuition

	$2,000 and Below	$2,000-3,000	$3,000-4,000	$4,000 and Above	All Tuition Levels
Universities	-	23	21	15	59
Four-Year Colleges	247	375	152	31	805
Two-Year Colleges	78	7	-	-	85
All Institutional Types	325	405	173	46	949

Tables C and D show the distribution of enrollment and financial indicators for the final sample of 67 institutions and for the population of all non-profit institutions with enrollments greater than 500. A comparison of the population data with the sample data can best be made by examining the medians, since a few larger colleges, with larger incomes, expenditures and endowments, can skew averages. The median figures are very similar for both the enrollment data and the financial data.

TABLE C

COMPARISON OF STUDENT AID RECIPIENT DATA BANK ENROLLMENT INDICATORS FOR THE SAMPLE OF 67 INSTITUTIONS AND THE POPULATION

	Minimum	25th Percintile	Median	75th Percentile	Maximum	Average	Standard Deviation
Total Full-Time Men							
Population	0	279	509	954	11,681	905	1,334.6
Sample	2	282	465	976	10,577	1,172	1,913.7
Total Full-Time Women							
Population	0	313	511	839	10,723	763	917.6
Sample	0	324	518	867	6,645	944	1,247.8
Total Part-Time Men							
Population	0	18	68	261	10,081	327	795.9
Sample	0	16	52	300	7,563	408	1,057.7
Total Part-Time Women							
Population	0	29	102	300	8,570	313	648.8
Sample	0	27	95	345	3,094	349	622.4
Grand Total Men							
Population	0	353	626	1,201	20,663	1,233	1,956.2
Sample	5	360	599	979	18,140	1,580	2,864.7
Grand Total Women							
Population	0	399	657	1,098	15,965	1,077	1,446.5
Sample	0	381	605	1,309	9,739	1,293	1,822.8
Total Head Count							
Population	70	817	1,225	2,226	34,043	2,309	3,289.9
Sample	387	822	1,121	2,692	27,879	2,874	4,626.9
Total Full-Time Equivalent							
Population	22	697	1,066	1,847	25,221	1,866	2,451.3
Sample	331	733	1,055	2,050	21,381	2,390	3,669.3
First-Time Freshmen/ Full-Time Men							
Population	0	49	124	236	2,686	193	247.3
Sample	0	62	138	237	1,560	223	273.3
First-Time Freshmen/ Full-Time Women							
Population	0	86	149	246	2,504	200	217.4
Sample	0	88	158	251	1,167	222	221.1
Undergraduate Full-Time Men							
Population	0	221	440	855	9,996	717	947.7
Sample	1	280	440	855	7,373	871	1,253.8
Undergraduate Full-Time Women							
Population	0	294	488	785	10,248	667	731.5
Sample	0	322	509	821	5,127	792	928.8

Source: National Center for Education Statistics enrollment data.

TABLE B

COMPARISON OF STUDENT AID RECIPIENT DATA BANK FINANCIAL INDICATORS FOR THE SAMPLE OF 67 INSTITUTIONS AND THE POPULATION

	Minimum	25th Percentile	Median	75th Percentile	Maximum	Average	Standard Deviation
REVENUES							
Tuition and Fees Revenues							
Population	0	1,529,630	2,591,133	5,308,985	94,176,012	5,416,974	9,274,223.5
Sample	412,236	1,497,587	2,653,340	6,012,403	94,176,012	8,387,576	16,144,586.7
Revenues: Government Appropriations - State							
Population	0	0	0	0	16,475,900	187,583	932,724.1
Sample	0	0	0	0	4,092,480	118,356	507,024.3
Revenues: Federal Government Grants							
Population	0	21,272	171,927	514,389	99,387,297	1,647,661	6,819,285.2
Sample	0	61,536	178,345	587,258	49,376,669	2,834,509	8,598,034.3
Revenues: Private Gifts, Unrestricted							
Population	0	161,955	388,930	671,006	26,045,605	676,397	1,373,609.1
Sample	0	199,488	376,789	797,863	3,285,889	611,750	656,164.1
Revenues: Private Gifts, Restricted							
Population	0	14,629	78,013	256,432	47,897,000	676,839	3,127,810.2
Sample	0	19,421	74,177	237,712	17,373,896	1,061,188	3,196,743.2
Endowment, Unrestricted							
Population	0	0	46,200	211,415	21,021,000	359,998	1,285,959.6
Sample	0	11,272	73,166	306,365	7,656,033	475,991	1,255,890.4
Endowment, Restricted							
Population	0	0	6,869	74,887	42,679,000	298,304	1,828,212.7
Sample	0	0	15,243	190,505	12,980,065	536,618	1,911,590.3
Sales and Services							
Population	0	522,987	961,526	1,822,872	43,378,419	1,815,756	3,344,850.7
Sample	0	646,752	1,144,987	1,822,936	25,648,817	2,569,062	4,582,833.9
Total Current Funds Revenue							
Population	471,520	3,123,761	5,212,340	9,880,598	478,913,764	14,667,416	39,367,309.2
Sample	996,849	3,316,923	5,378,174	9,640,802	223,060,421	21,818,349	47,592,886.6
EXPENDITURES							
Academic Support							
Population	0	141,473	262,850	569,723	38,490,000	814,977	2,338,000.3
Sample	56,556	153,540	275,252	649,792	25,421,380	1,474,190	3,919,522.7
Student Services							
Population	0	206,242	360,202	646,066	8,233,694	592,986	817,222.3
Sample	37,832	237,025	368,645	824,703	5,408,322	765,040	1,038,438.2
Scholarships, Unrestricted							
Population	0	63,867	199,989	447,694	10,732,378	486,492	1,107,535.4
Sample	0	98,686	238,106	521,817	10,732,378	880,441	1,856,934.9
Scholarships, Restricted							
Population	0	35,336	174,603	423,014	19,827,000	469,822	1,276,841.7
Sample	0	64,100	240,094	673,182	8,151,448	710,702	1,535,800.7
Instructional Expenditure							
Population	80,009	876,028	1,526,597	3,033,022	92,102,000	3,963,539	9,257,880.0
Sample	199,035	860,534	1,490,021	3,386.540	86,719,109	6,931,640	16,026,267.2
Total Educational and General Expenditure							
Population	396,095	2,426,802	4,107,258	7,645,000	266,027,000	10,444,798	25,431,873.7
Sample	861,445	2,401,760	4,335,185	7,962,673	202,261,672	16,640,504	36,991,112.1
Total Current Fund Expenditure							
Population	389,095	3,083,127	5,152,653	9,619,605	471,728,251	14,424,792	38,862,568.7
Sample	1,022,377	3,243,401	5,486,958	9,640,802	223,020,985	21,376,927	46,727,315.2
ENDOWMENT							
Endowment, Book value							
Population	0	326,754	1,612,886	6,029,459	997,821,000	11,683,670	48,421,943.9
Sample	0	686,643	1,863,219	8,730,026	223,229,590	17,630,700	40,842,115.9
Endowment, Market Value							
Population	0	343,229	1,617,576	6,207,658	1,209,858,000	12,788,298	56,741,954.5
Sample	0	666,229	2,088,185	9,293,559	273,081,392	20,571,144	50,765,283.8
Endowment, Yield							
Population	0	17,786	89,979	253,119	66,830,000	732,200	3,191,005.1
Sample	0	34,100	101,650	481,204	16,683,137	1,138,100	2,930,021.6

Source: National Center for Education Statictics HEGIS Financial data.

In addition, statistical checks were made to insure that the sample of sixty-seven institutions are representative of the population. Tables E and F which follow show the degree to which the sample is representative of the population by presenting the enrollment and financial checks which were examined.

TABLE E

ENROLLMENT CHECKS FOR THE NATIONAL SAMPLE OF 67 INSTITUTIONS FROM A POPULATION OF INDEPENDENT NON-PROFIT INSTITUTIONS WITH ENROLLMENT GREATHER THAN 500

	Sample			Population	Decision
	$\bar{X}$ [1]	SE [2]	95% Units	$\bar{X}$ [1]	
Total Full-Time Men	1172	223.8	714 - 1630	905	Yes
Total Full-Time Women	944	152.5	645 - 1243	763	Yes
Total Part-Time Men	408	129.2	155 - 661	327	Yes
Total Part-Time Women	349	76.0	200 - 498	313	Yes
Grand Total Men	1580	350.0	894 - 2266	1233	Yes
Grand Total Women	1293	222.7	857 - 1729	1077	Yes
Total Head Count	2874	565.3	1746 - 3902	2309	Yes
Total Full-Time Equivalent	2390	448.3	1611 - 3269	1866	Yes
First Time Freshmen/ Full-Time Men	223	33.4	158 - 288	193	Yes
First Time Freshmen/ Full-Time Women	222	27.0	169 - 275	200	Yes
Undergraduate Full-Time Men	871	153.2	571 - 1171	717	Yes
Undergraduate Full-Time Women	792	113.5	570 - 1014	667	Yes

[1] Mean

[2] Standard error of the sample mean

Source: National Center for Education Statistics enrollment data.

TABLE F

FINANCIAL CHECKS FOR THE NATIONAL SAMPLE OF 67 INSTITUTIONS FROM A POPULATION OF INDEPENDENT NON-PROFIT INSTITUTIONS WITH ENROLLMENTS GREATER THAN 500

	Sample			Population	Decision
	$\bar{X}$[1]	SE[2]	95% Limits	$\bar{X}$[1]	
Revenues					
Tuition and Fees Revenues	8,387,576	1,972,375	4,521,721-12,253,431	5,416,974	Yes
Revenues: Government Appropriations - State	118,356	61,943	0- 239,764	187,563	Yes
Revenues: Federal Government Grants	2,834,509	1,050,417	775,692- 4,893,326	1,547,661	Yes
Revenues: Private Gifts, Unrestricted	611,750	80,163	454,631- 768,869	676,397	Yes
Revenues: Private Gifts, Restircted	1,051.188	390,544	285,722- 1,816,654	676,839	Yes
Endowment, Unrestricted	475,991	153,431	175,266- 776,716	359,998	Yes
Endowment, Restricted	536,618	233,538	78,884- 994,352	298,304	Yes
Sales and Services	2,569,052	559,882	1,471,683- 3,666,421	1,815,756	Yes
Total Current Funds Revenue	21,818,349	5,814,397	10,422,131-33,214,567	14,667,416	Yes
Expenditures					
Academic Support	1,474,190	478,846	535,652- 2,412,728	814,977	Yes
Student Services	765,040	126,865	516,384- 1,013,695	592,986	Yes
Scholarships, Unrestricted	880,441	226,861	435,793- 1,325,089	466,492	Yes
Scholarships, Restricted	710,702	187,628	342,951- 1,078,453	469,622	Yes
Instructional Expenditure	6,931,640	1,957,920	3,094,117-10,769,163	3,963,539	Yes
Total Education and General Expenditure	16,648,504	4,519,184	7,790,903-25,506,105	10,444,798	Yes
Total Current Fund Expenditure	21,376,927	5,708,650	10,187,973-32,565,881	14,424,792	Yes
Endowment					
Endowment, Book Value	17,638,700	4,989,659	7,858,968-27,418,432	11,683,670	Yes
Endowment, Market Value	20,571,144	6,201,967	8,415,289-32,726,999	12,786,298	Yes
Endowment, Yield	1,138,100	357,959	563,500- 839,699	732,200	Yes

Source: National Center for Education Statistics HEGIS Financial data.

The second stage of the sampling procedure required a 10 percent simple random sample of student aid recipient records. The random selection was accomplished either by the institution or by John Minter Associates (JMA) which supplied a list of random numbers equal to 10 percent of total aid recipients.

Some institutions do not maintain a consolidated record file. For these, JMA assigned a randomly drawn number between 1 and 10 for each file to be sampled. The institution was instructed to begin with the record indicated by the number, then record every tenth record.

Institutions with a large number of aid recipients were asked for a sample of three percent to five percent depending on the variety of aid programs used by the students. In all cases, the sample resulted in a statistically large number of several hundred records.

The final data file was weighted to bring the number of records for each institution to one hundred percent. Several under-represented strata were then collapsed. Finally, records from each institution were weighted to reflect the proportion of institutions in the population by type and tuition level.